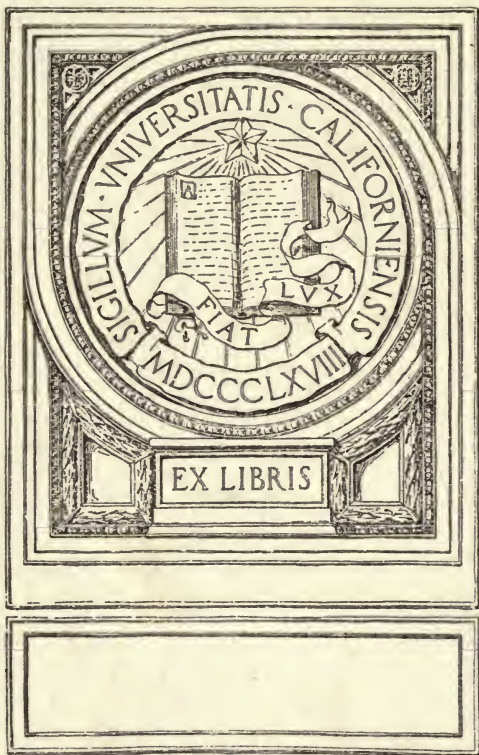


# HISTORY OF CO-OPERATION IN SCOTLAND

BY  
WILLIAM MAXWELL, J.P.



PUBLISHED BY  
SCOTTISH SECTION OF CO-OPERATIVE UNION



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IN SCOTLAND

ITS INCEPTION AND ITS LEADERS

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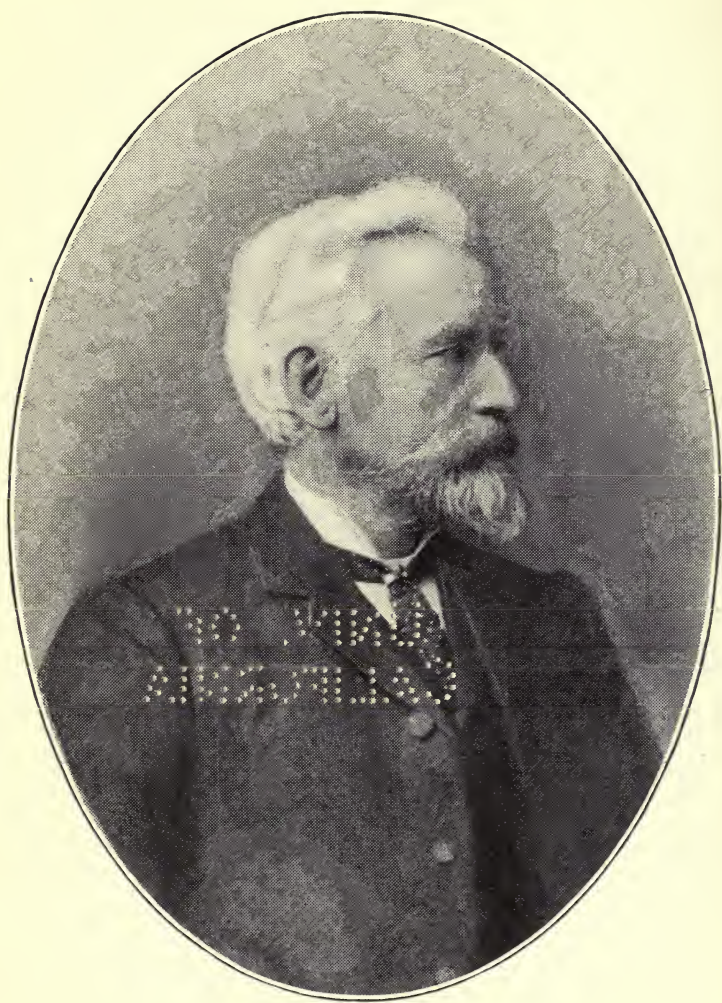
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WILLIAM MAXWELL, J.P.

# THE HISTORY OF CO-OPERATION IN SCOTLAND

Its Inception and its Leaders

BY

WILLIAM MAXWELL, J.P.

*President of the International Co-operative Alliance*

*Ex-President of the Scottish Co-operative Wholesale Society Limited*

Peace hath her victories  
Not less renowned than those of war  
—Milton



GLASGOW  
PUBLISHED BY THE  
SCOTTISH SECTION OF THE CO-OPERATIVE UNION

1910

2017-01-01

A 3547



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# DEDICATION

TO

MR JAMES DEANS,

SECRETARY TO THE

SCOTTISH SECTION OF THE CO-OPERATIVE UNION,

WHO FOR MANY YEARS HAS GIVEN

INVALUABLE SERVICE TO

THE CAUSE OF CO-OPERATION IN SCOTLAND,

WHO HAS CHAMPIONED ITS PRINCIPLES WITH CONVINCING ELOQUENCE,

AND BY HIS LIFE-LONG EXERTIONS ON BEHALF OF THE WORKERS

HAS WON THEIR ENTIRE CONFIDENCE AND ESTEEM,

THIS

"HISTORY OF CO-OPERATION IN SCOTLAND"

IS DEDICATED

BY HIS OLD FRIEND AND FELLOW-WORKER,

WILLIAM MAXWELL.

## INTRODUCTION

**I**T is peculiarly appropriate that the history of the co-operative movement in Scotland should be written at this time, as the present year is to all intents the jubilee of co-operation in Scotland, it being in 1860 that the principle of dividing profits on purchases was generally adopted in this country, and I think that the perusal of the following pages should convince the reader that the time is ripe for such a work to be undertaken.

The Scottish Section of the Co-operative Union deserve the gratitude of all co-operators for the idea of compiling such a volume, and they are to be congratulated on their good fortune in finding Mr Maxwell ready and willing to undertake the work. Mr Maxwell, who so recently retired with honour from the board of management of the Wholesale Society (to the general regret of the co-operators of Scotland), might well have rested content with the reputation he had obtained and the results achieved by his long and arduous labours for the good of the movement; but his interest in the cause being deep-rooted, his response to the call was prompt and ungrudging. No man better fitted for the task could have been chosen. In his youthful days, Mr Maxwell was an active trades unionist. Removing to Edinburgh, he became a member of St Cuthbert's Co-operative Association, and as early as 1877 was secretary of that society, acting at the same time as secretary to the East of Scotland Conference Association. In 1880 he was elected a member of the committee of the Scottish

Co-operative Wholesale Society as representative of St Cuthbert's Association, and shortly afterwards was appointed president. From 1881 to 1908 he filled that honourable and responsible position, displaying an ability and diligence which made him one of the most prominent figures in the movement, and at the same time gave him an opportunity of acquiring that intimate knowledge of the aims and work of the movement which peculiarly fits him for the writing of this history. Especially is this the case in the field of co-operative production, as it was during Mr Maxwell's term of presidentship that the productive works of the Wholesale Society were started. Owing chiefly to his inspiring influence the factories at Shieldhall were established, and he took a leading part in the inception and development of all the productive industries of the society now in operation. His deep interest in the welfare of the workers was evinced by the present bonus and shareholding schemes, which he was mainly instrumental in establishing.

Although he has resigned his position in the active work of the Wholesale Society, he still retains, in the chairmanship of the International Co-operative Alliance, a close connection with co-operation, and assiduously pursues his efforts in extending its operations, so that its beneficent results may be enjoyed by the peoples of the world.

The time and labour necessary for the collection of material for such a work as this can scarcely be understood by the ordinary reader, and only those who have essayed a task on analogous lines can rightly comprehend the steadfast perseverance required for the preparation of a volume dealing with the rise and progress of co-operation in Scotland. The records of too many societies have not been as carefully preserved as they might and ought to have been; and Mr Maxwell's difficulties have been greatly increased by the research



work he has had to undertake in order to secure the information necessary for his purpose, meagre as it is in many cases. Fortunately, the task has been a congenial one to Mr Maxwell, for co-operation has been to him not a hobby to be taken up and laid down at will, but the compelling passion of his life, based on his conviction that it is the workers' hope for the future and the key to the solution of many of the industrial problems of our time. Without doubt, a great service will be rendered to the movement if the difficulties of compiling and arranging the facts contained in this volume are or can be realised, and officials thereby induced to attach more importance to the preservation of the records of their societies, especially the minute-books and balance-sheets. A further benefit would result if the example of the pioneer societies were more extensively followed in keeping strictly to ready-money principles, as this would undoubtedly tend to prevent failure, and the consequent discredit to the movement as a whole, which in many instances has resulted from the granting of unlimited credit.

It is certain that the book will be welcomed by the members of societies, not only in Scotland, but also in England and wherever the principles of the co-operative movement are appreciated. The objects and desires of the Scottish Section and of the Author will be fully realised if the perusal of this work be the means of stimulating the enthusiasm and increasing the loyalty of every co-operator.

R. M.

GLASGOW, *August 1910.*

13/10/10

## PREFACE

**I**T was at the respectful invitation and request of the Scottish Section of the Co-operative Union that this "History of Co-operation in Scotland," after due consideration, was undertaken.

The gathering together of the necessary material seemed for a time almost impossible, and one felt somewhat discouraged to proceed; but, with the willing help of kind friends in almost every part of the country, the difficulty was to a great extent overcome.

Messrs James Deans, of the Co-operative Union, and Robert Macintosh, of the Scottish Co-operative Wholesale Society, have been very helpful in procuring information on many important matters. Mr John Barrowman, of Dundee, with his usual enthusiasm, has collected and forwarded many interesting books of the old societies in the North. The secretaries and managers of a great many societies throughout the country were good enough to forward material relative to the history of their respective organisations. Mr David Rowat, of Paisley, very kindly volunteered to look over the proofs. To Mr David Campbell, of the Scottish Co-operative Wholesale Society printing department, I am greatly indebted for his many useful suggestions and helpful advice. To all of these gentlemen I am more than grateful for their willing assistance in the compilation of many facts and figures.

While the research has entailed much labour, extending over several months, still there has been great pleasure in the work; my great regret being that I had not more

space for a more detailed account of some of the early societies.

Several important historical facts, I think, have now been established beyond doubt—that the first co-operative society in Britain was started in Fenwick, near to Kilmarnock, in 1769; that the oldest co-operative society in existence (so far as we know) is the Bridgeton Old Victualling Society, Glasgow, established in 1800. Another important fact will be sure to strike the reader—that the early societies had no other objective than the one stated in almost all their rules, namely, to procure the necessaries of life at a cheaper rate. Other and somewhat higher ideals gradually evolved from association, increasing wealth, and intelligence.

In Scotland, societies were formed and carried on entirely on local initiative; there was no help from without until they began to federate. Nor were they so favoured as societies in the sister country of England, which had eminent men always to encourage and advise them. It was the dour, dogged determination of intelligent Scottish workmen alone that made Scottish co-operation successful.

I have to apologise to the members of many societies, both large and small, for not taking notice of their interesting histories, but it will be seen by the reader that the conditions surrounding many of the societies were much alike. Societies were, therefore, selected whose circumstances were typical of a group which followed much the same lines. In the same manner no attempt has been made to chronicle all the societies in a given district; societies from different parts of the country have been taken, so that the reader may be able to form some opinion of the various methods that were followed. After 1860 the system of formation was almost uniform, and it was therefore unnecessary to repeat the history of every society, although many of the societies established after that date have had interesting careers. I trust that,



with this explanation, the members and committees of many good societies will appreciate my position.

Of the co-operative heroes here dealt with, many have passed away ; others, I regret to say, are nearing the end, but they have left a glorious inheritance to the present and coming generations. Think of the co-operative position fifty years ago and what it is to-day ; think of the start the present co-operators had compared with their predecessors. Then the great want was capital ; to-day we have a plethora of capital, largely through their earnest and loyal adhesion to principle.

I have always held the opinion that we could never have too much capital ; but we may have too little capacity to use it wisely. Every effort should be strained in the future to foster and encourage ability and character ; for the problems of the future will only be solved by a high form of co-operative statesmanship, the training of which should be our most important work at present.

In adding this humble contribution to co-operative literature, while I am aware of its many imperfections and shortcomings, I have a lingering hope that it may in some small degree give pleasure and information to my many co-operative friends in all parts of dear auld Scotland and elsewhere.

W. M.

CAERLAVEROCK,  
ROTHESAY, *August 1910.*

3/10/10.

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THE HISTORY OF CO-OPERATION  
IN SCOTLAND:  
ITS INCEPTION AND ITS LEADERS.

CHAPTER I.

O Scotia! my dear, my native soil!  
For whom my warmest wish to Heaven is sent!  
Long may thy hardy sons of rustic toil  
Be blest with health, and peace, and sweet content!  
—Burns.

INDUSTRIAL HISTORY FROM 1700.

TOO many of our historians have been of the opinion that the history of a country should simply be a record of the lives of monarchs and their courtiers, or a description of wars, where the victorious general is the outstanding personality. Too few of our historians, especially in Scotland, have made the slightest attempt to enlighten us on the important subject of how the people lived. Only here and there, when the people were driven to extremes through want, do some writers mention the industrial classes. Then, the Union of England and Scotland in 1707 to a great extent absorbed the latter country, and it passes too frequently into the records of England. While there is much in common in the history of the two countries since the Union, still, to the close observer, there has been, and there is to some extent to this day, a marked difference between the conditions and habits of the working-classes of England and Scotland.

Scotland, during the first half of the eighteenth century, was indeed a poor place to live in. What industries did exist were small from an employment point of view, and few in number. By the great Darien scheme, which had been floated towards the end of the seventeenth century largely under the lead of William Paterson, the founder

## HISTORY OF CO-OPERATION IN SCOTLAND

of the Bank of England, Scotland lost about £400,000. This sum was equal to two-thirds of the whole currency of the country at the time. All classes of the community, if we except the very poor, were involved in this catastrophe. The unsympathetic attitude of England towards her poorer sister did little to make the relationship of the two countries more harmonious at this time. Thus the eighteenth century began, with Scotland in extreme poverty. Trade was at a standstill; such industries as did exist were said to be on the verge of bankruptcy.

About ninety small vessels did all the carrying trade between the ports of Scotland and those of England, Holland, Germany, France, and Norway. The exports were made up of coarse plaiding, stockings knitted by women in the north-eastern counties, dried fish, coal, salt, oats, and barley. The imports included timber from Norway, iron from Sweden, wines and silks from France, earthenware from Holland, household necessities in hardware from England. This trade would undoubtedly have increased if everything else had been equal; but, as we have seen, the failure of the Darien scheme, the seven bad harvests, beginning in 1696, which were called "King William's lean or hungry years," have to be taken into account. One authority says that during these years "famine spread over the land; cattle perished in thousands; men and women had to hunt and even to fight for their food, and so many died from starvation that it was sometimes found impossible to bury them."\* Captain Burt, in his "Letters from the North," in 1726-1736, describes the fairs, which were possibly the only mediums for barter, as money was rarely seen. "The principal dealers," he says, "bringing a roll of home-made linen or a piece of coarse plaiding under their arms; others, two cheeses of two or three pounds each, a kid which sold at eightpence, or butter in a sort of bladder, which was put down in the dirty street, three or four goatskins, or a piece of wood for wheel axle-trees. Any money received was spent on a horn or wooden spoon, a knife, a plate, or an onion, which was sometimes eaten on the spot raw." Such is Burt's description of local trade, causing him to exclaim, "Good God! you could not conceive of such

\* A. H. Stirling's "Industrial History."



misery in this island." Still, there were a few towns giving a little employment, which saved the country from utter stagnation. Aberdeen, Stirling, Musselburgh, and Kilmarnock still wove coarse woollens, and Dunfermline with its fine linen, seem to have been the centres of industry.

The eighteenth century had just been entered upon, when rumours of the proposed Union between the Parliaments of England and Scotland spread all over the land. The poor people resented the idea from the first; they could not forget England's policy of forbidding Scottish trade with the Colonies. The old feeling of enmity with their Southern neighbours was still alive, so that, in 1707, when the Union did take place, there was much protesting, much rioting, especially in Edinburgh, where the promoters of the Union were roughly handled. "The Equivalent," as it was called, was looked upon as the purchase-money of the nation, and was hooted and cursed on its arrival. When one of the Scottish noblemen remonstrated with his brother for taking part in selling cattle to England, his brother replied that "it was better to sell nowt than sell nations," referring to the part which the nobleman had taken in bringing about the Union. It is said that feeling ran so high that, when Daniel Defoe, the author of "Robinson Crusoe," came to Edinburgh at this time to try to popularise the Union, he was violently abused and his life threatened.

It is interesting to note that in the country at this time agriculture was carried on in many parts with a kind of rough-and-ready co-operative spirit. The run-rig system, which had been common in England, was adopted in Scotland. The small farmers lived in squalid villages, and the surrounding fields were divided into strips, or rigs, of from twenty to forty feet broad, each of which belonged to a different tenant. One plough, of a very primitive type, drawn by oxen, the common property of the various tenants, was used, and as each had a voice in the work, no action could be taken without the consent of all. Improvements or suggestions for a different style of cultivation had to be discussed and approved; thus fields lay untilled for weeks till unanimity was secured.

The Government immediately after the Union called in the currency in Scotland, for the purpose of replacing it with standard English coin, and some idea may be formed of the scarcity of money from the fact that only £411,117 was returned to the Bank of Scotland. The population at this time was estimated to be about one million. The opposition shown to the Union by the people of Scotland seemed to be justified by events; heavier taxation, restrictions, and the competition of English traders all weighed heavily upon the poorer classes, who now set down all their poverty as the result of the Union with England. Many of the young men left the country for the Plantations, others went across the Border to try their fortune. Still, the Union had opened up new markets for Scottish products, and the enterprising merchants were not slow to avail themselves of the opportunity. The English Colonies were now open to their goods, and they also began to do a much larger business with England itself. The Rebellion of 1715 did not affect the workers so much as one would think, the reason being perhaps that they were as low and poverty-stricken as they could be. Mr H. G. Graham says about this time: "The beggars meanwhile swarmed in the streets of every town, and made prowling visits to every village, and neither sought for work nor could find it if they had."

By 1725 a marked difference for the better had taken place in many towns. Glasgow was manufacturing and sending out lawn and cambric and other useful articles which had been collected from England. In return, the merchants were importing large quantities of tobacco from Maryland and Virginia. Paisley was now beginning to take its place as an industrial centre, largely through the action of Christina Shaw of Bargaran, who had received information from Holland that enabled her to begin the manufacture of thread, an industry which has since played an important part in the industrial history of Paisley.

In every part of the country, except the Highlands, there was a gradual awakening. Industrial enterprise became contagious; employment was getting more plentiful; still there was much poverty throughout the land. The want of roads up till this time seems to have kept from many the information of what was going



on beyond their own locality. The result was a lethargy and narrowness of mind that can scarcely be conceived to-day. Yet it is interesting to note that the parish school system in Scotland had been a mighty influence for good. If the bulk of the people were continually in dire poverty, they at least were not ignorant. One may be pardoned for thinking that, but for the parish dominie, Scotland would have remained in her poverty for a much longer time.

Technical education was set agoing in 1727 by the grants given to schools for teaching spinning, and premiums for every acre of bleachfields constructed. Weavers were brought from France to Edinburgh, and settled on a piece of ground for bleaching, where their wives and daughters spun the thread and the men taught cambric weaving.\* Little Picardy, as the place was called, is recognised as Picardy Place to-day.

The manufacture of linen gave employment to great numbers of men and women in twenty-five counties in Scotland, and improvements in spinning and weaving were gradually adopted. In country towns the master weaver had his six-loom shop adjoining his house, and while he worked at his own loom, his journeymen wrought at the others, for which they paid a weekly rent. He called at the houses of the gentry, farmers, and peasants to buy their yarn, which he and his men wove into checks or sheetings. He then bartered his goods, when finished, at the doors of his customers for more home-made yarn, carrying on his own back, or his pony's, tempting webs to exchange by stiff bargain or pawky cajolery for the yarn.

We may date the beginning of Scotland's real awakening from the year 1740. A new life seems to have been imparted to her small industries. With new trades started in most of her poor little towns and villages, the employment of her people increased. Wages were undoubtedly low, but her people were exceedingly frugal and simple in their habits. Clad in rough homespun, with few if any changes of clothing, their homes most insanitary and their food of the coarsest, their mode of life was not an enviable one. Still, it is recorded that, although ignorance in some parts was prevalent, the very humblest had some

\* Arnot's "History of Edinburgh."

knowledge of the points that separated the communities in religious belief. Even the beggars were fond of discussing points of dogma. Superstition held sway in many parts of the land; and, as late as 1727, a woman charged with witchcraft suffered capital punishment by burning at Dornoch.\* Another peculiarity of the people, at least in the north-east coast towns, was their love of cheating the gauger. A very large trade was carried on in smuggled goods of all descriptions. The want of regular employment, it was said, drew many people to this business who otherwise would have starved. It is recorded of some of them, regular attenders on church ordinances, that although the clergy thundered against the defrauding of the Government, no amount of argument could convince those people that the trade they were secretly engaged in was wrong; they were convinced and practical "free traders."

The coming, the activities, and the escape of Bonnie Prince Charlie, in 1745-46, affected principally those towns through which the Highland army passed. The Lowland towns which were not near the line of march heard all kinds of rumours of the coming of the Stuarts, but a large number of the working people seem to have taken less interest in the Rebellion than one would have expected. Some were Jacobite because of their religion, others sympathised with the Stuart cause in the hope that a change might improve and lighten the terrible burden of existence; but it may safely be said that a very large number were simply passive. The vindictive and cruel suppression of the Rebellion by the "Butcher Duke" (Duke of Cumberland) certainly awakened a strong feeling of resentment in most men's minds that was not allayed for many a day.

The Rebellion of 1745 was the means of drawing the Government's attention to Scotland and her wants, which latterly had a most beneficial effect. The jurisdiction of the chiefs was swept away, the Highlands were further opened up, the roads that had been made by General Wade after the "1715 affair" were now developed and extended. Highlanders, who formerly led a somewhat useless and unprofitable life, now gave more attention to

\* "Captain Burt's Letters."

husbandry, and were frequently in close touch with Lowland centres, where they found a ready market for their cattle and produce.

In Fullarton's "Survey of Ayrshire," the reader is brought into contact with the real life of the tenantry and ploughmen. He says: "The houses of the tenantry, the ploughmen, and the herds or hinds differed very little; their dress and manners were much alike. Till long after the middle of the century their homes were little removed from hovels, with clay floors, open hearths (sometimes in the middle of the room), with walls seven feet high, three feet thick, and built of stones and mud. Only the better-class farmers had two rooms, the house getting scanty light by two tiny windows, the upper part only being glazed with two panes of bottle glass. In these dismal abodes the only light they had when night set in was the fitful flare of the peat fire. The 'ruffles,' or split roots of fir, found in the peat moss, were only lit for set purposes, such as family worship."

A remarkable proof of the stagnation of trade and the total absence of all enterprise and industrial progress is to be found in the fact that the rent of land, the price of grain and of the articles of food and clothing, as well as the wages of the worker, remained almost stationary during the hundred years between 1640 and 1740.\* The ploughman in Stirlingshire, in 1730, living with his employer, received 35s. per annum, with a few "gains" or "bounties," consisting of a pair of shoes, coarse linen or harn for a shirt, and one or two yards of plaiding. The female servant got 13s. 4d. in money, with an apron and a pair of shoes, for her year's service.† It is said that, despite their low wages, coarse fare, and wretched house accommodation, they were fairly contented with their lot. Their habits were frugal in the extreme, their tastes were simple, and their present poor state was a great improvement on that of their parents.

While the position of the agricultural worker in the Lowlands was extremely bad, that of the Highlander was even worse. Knox, in his "British Empire," says: "Upon the whole, the Highlands (some few estates excepted) is the seat of oppression, poverty, famine, and

\* H. G. Graham's "Social History." † "Statistical Account of Scotland."



wild despair." In his "Wealth of Nations," Adam Smith, who was an eye-witness of these terrible sufferings of the workers, says that "through the greater part of the low country the most usual wages of the common labourer are now eightpence a day; tenpence, sometimes a shilling, about Edinburgh." Certainly the purchasing power of money was greater, as necessities were lower in price than they are to-day. Sickness and early death were the lot of thousands of children; only the very robust seem to have been able to outgrow the wretchedness that surrounded their infancy. The author of the "Wealth of Nations" says: "It is not uncommon, I have frequently been told, in the Highlands of Scotland, for a mother who has borne twenty children not to have two alive."

The country must have been bare and barren to look at; there was little or none of that agricultural protection given by trees. Dr. Samuel Johnson, who visited Scotland well on in the eighteenth century, said: "A tree in Scotland is as rare as a horse in Venice." The ancient forests which had formerly covered the land had been largely cut down for fuel and other domestic purposes. Timber was imported from Norway for boatbuilding, and for the building of the better-class houses. Some enterprising landowners, before the middle of the century, took to planting trees, and in a few years the adjoining fields, which were comparatively barren, became fertile. Still, the prejudice of the people had to be combated, as they held that the trees drew too much nourishment from the soil, and that they only gave a harbour to birds which devoured the crops. So great was their antipathy in some parts of the country to the rearing of trees, that they went out in bands at night and tore up the young saplings.\*

This deep-rooted prejudice against innovations discouraged the inventive and enterprising. When Meikle set up the first barley mill at Saltoun and employed fanners for winnowing purposes, it was looked upon as an impious invention to "create wind" by means of a machine; and even ministers, it is said, declared that "winds were raised by God alone, and it was wrong of man to attempt to raise it himself." One minister spoke

\* A. H. Stirling's "Social and Industrial History."

of the draught made by the fanners as "devil's wind," and refused to administer the holy sacrament to those who made use of it. It cannot be wondered at that our country remained backward and poor under such circumstances. But the ill-paid and frequently ill-used schoolmaster was doing his work silently, but no less effectively, in pointing the road to progress.

The care of the very poor and infirm was in the hands of the kirk sessions, and it seems from all accounts that, while they did their best to relieve all the necessitous cases in their parish, the congregations in many parishes could not subscribe sufficient for the purpose; 1s. 6d. to 2s. per month is cited in some parishes as the amount given to each person in need. This allowance was advanced to 3s. per month towards the end of the century. It was a miserable dole. The wonder is that so few were in receipt of this relief, considering the poverty of the country. It seems that it was the last resort of the poor, and many who required help hid away their sufferings rather than appeal to the session. It was not always the most needful that made the claim; then as now there were people who made their distress well known, whilst others suffered in silence and strained every nerve to keep their independence.

The licensed and unlicensed beggars were everywhere, and succeeded fairly well in making a rough if somewhat precarious living. It is said that the best means of getting rid of these gentry was to offer them honest work to do; this they would not face. Of course, there were many unable to work, from mental and physical unfitness. Some of these cripples were wheeled through the country, from house to house, by the people, who, rather than have the cripple saddled upon them, simply relieved their pressing needs and wheeled them to their next neighbour, who repeated the operation. We get a peep at a gathering of these nomads in Burns's "Jolly Beggars."

The habits of the workers are spoken of in nearly every parish as being quiet, industrious, honest, and fairly sober. It must be kept in mind that in the Lowlands "twopenny" was their beverage up to the middle of the century. Whisky was not popular at the time of which we write. After 1750 the "twopenny" seems to have been pretty much discarded for the stronger drink.

16/10/10



## CHAPTER II.

The modern majesty consists of work. What a man can do is his greatest ornament, and he always consults his dignity by doing it.—*Carlyle*,

## THE INDUSTRIAL REVOLUTION.

THE growing spirit of commercial enterprise seemed to have awakened the inventive genius and the latent powers of a people who up till now had been content to do the little work they had to do in the same way as their forefathers had done it. The desire to produce more, as new markets were opened up, set agoing faculties that had been dormant. Large portions of territory in India had been brought under British control. Canada, through Wolfe's victory at Quebec, was added as a colonial possession. Ready and profitable markets were thus thrown open to the enterprising merchants and manufacturers at home; nor were they slow to take advantage of the new opportunities.

Some turned their attention to improving the means of transit between the old country and the new Colonies; many gave their best thought to the improvement of the machinery used in production. Thus Hargreaves, Arkwright, Crompton, Cartwright, and (last, but by no means least) our own James Watt had by their inventions and improvements, in the space of little more than twenty years, so altered and accelerated the production of textiles as to place British manufacturers in front of all others in the world. If these inventions were first taken advantage of in England, it was only a matter of time till they were all adopted in Scotland, and thus opened up a new form of employment for the people. It is unnecessary here to dwell on the horrors of the factory system in England, which continued into the nineteenth

century ; it will be sufficient to note that, although the factories in Scotland were modelled on the English plan, the conditions of labour, although exacting and irksome in the extreme, were still much better than the slavery of factory life in England. The first cotton mill in Scotland, it is said, was started in Rothesay about 1776. It was in 1778 that David Dale, in combination with Sir Richard Arkwright, whose patent was adopted, set up the great mills at New Lanark. The patent expired in 1786. The new industry quickly found a home in many parts of the West country, and gave employment to great numbers of people who formerly had a most precarious existence. Graham says that "starving droves of Highlanders came south from impoverished crofts, and not too heartily worked in the factories ; ploughmen left the fields for the mills, and farmers were forced to raise their wages to keep workers in their service. Hundreds of poor children were brought from Edinburgh to the mills at Lanark, where good David Dale took care of the training of their souls, but kept their bodies at toil from six in the morning till six at night, with only one hour's interval for rest and food." It is recorded that by 1796, 180,000 men, women, and children were employed in cotton factories in England and Scotland, while thousands of others more or less directly gained a livelihood from it. This rush to the towns changed the conditions of life entirely : many men who had been reared in poverty now started in business in a small way, and in a few years amassed a competency ; others were satisfied with a small regular income, and remained docile workmen to the end of their days.

New industries arose in the form of cotton bleachfields and turkey-red dyeing—this latter business being set up by Mackintosh, of Glasgow, in 1785, through the skill of a dyer from France. The exports were now considerable, while the imports of tobacco, sugar, and raw cotton continued to grow and add to the wealth and comfort of a country that a comparatively short time before was sunk in poverty. The manufacture of linen decreased in most places as cotton increased. Muslin was made about 1782, and by 1786 Paisley was discarding the linen. One authority says that "even silk gauze, employing

5,000 looms and 1,000 weavers, became almost extinct in thirty years." \*

#### THE COAL INDUSTRY.

The mining of coal was not reckoned as an industry till about the middle of the eighteenth century. Owing to the supply of peat in the country districts, the demand was not great. The few pits that did exist were worked on a most primitive system. The difficulty of transit, the vexatious taxes, and the almost impossible task of keeping the pits clear of water, as the pumping gear was generally driven by a windmill, kept the coal industry from being developed. But, as early as 1750, we read of Newcastle sending "black stones" to the North of Scotland.

In 1760 a new era dawned upon this trade when the Carron Company established their iron works on the little river Carron, near Falkirk. Before then ironstone was known to have existed in many parts of Scotland, but this was the first great practical effort that had been made to use it properly. Thousands of men were now in demand for this industry. Carronades became famous on the battlefield as great destructive agents. Carron works received a great impetus from the invention of Dr. Roebuck, who, by converting coal into coke, made the smelting of iron easy without the use of charcoal, which, as we have seen, it was almost impossible to procure in a country like Scotland, where timber was scarce. Then, Smeaton completed the success of smelting iron by the introduction of his blowing-engine; this, applied to Roebuck's idea, created a large demand for coal. Iron-smelting and coal-mining developed rapidly; iron foundries arose; employment became plentiful. The Highlands and Ireland furnished many recruits for the industrial army.

We cannot proceed to describe the growing prosperity of Scotland without saying a few words on the conditions under which the colliers and salters were employed, or rather enslaved. By an old statute passed by the Scottish Parliament in 1606, every man, woman, or child who once went to work in a coal-mine was bound to labour in it

\* Graham's "History."



all his life as a "necessary servant." \* They thus lived in serfdom, condemned by law to life-long labour, without the slightest hope of freedom. These conditions also applied to the people who worked in the salt-pans. If the property changed hands, they (the "serfs") also passed into the service of the new proprietor. They were "thirled" to the place for life. If they were so wicked as to run away, they were punished for theft—for stealing themselves. This miserable servitude dulled all ambition, killed all energy, and they became slaves not only in body but in mind. They looked upon themselves as hereditary slaves. In many cases, when their offspring was taken for baptism, they bound over their infants to the masters in the presence of the minister and neighbours as witnesses. It is further recorded that when the father was in need of money he often sold the freedom of his children, receiving "arles," or earnest money, from the master, who promised on his part to keep the young slaves in house and garden, in sickness and old age, and from that moment the "arled child" was part of his pit property. Compared with the agricultural labourer, their wages were better, and they were provided for life; but what a price they paid for that provision! Up till 1763 their wages were about 1s. 1d. per day, and (according to Adam Smith) after that date they were 2s. 6d. a day, when day labourers were receiving eightpence to tenpence, and when the earnings of free colliers at Newcastle were only tenpence or one shilling per day.

This system of bondage continued up till 1775, when an Act was passed to emancipate all who after that date "shall begin to work as colliers and salters;" and all those already working who were under twenty-one years of age were to be set free in seven years, and those between twenty-one and thirty were to be liberated in ten years. This measure, although well intended, did not bring the relief that was anticipated. The masters had the poor wretches in their debt, through the abominable truck system, and threats of proceedings to recover these debts kept them in bondage all their days, unless to the few who lived up till 1799, when an Act was passed giving all unconditional freedom. Many of them, being old by that

\* Erskine's "Institutes of Law of Scots 1730," p. 149.



time, looked upon their release as a calamity, because no one cared to employ them when near the end of life's journey. The brutalising effect of this system was evident for generations after the emancipation came ; it was to be seen in their habits and manners, in their morals, and even in their faces. Hugh Miller describes the women of Niddry who were survivors of the old days of servitude as "marked by a peculiar type of mouth, from which I learned to distinguish them from other females of the country ; it was wide open, thick lipped, projecting equally above and below, and exactly resembled that which we find in prints of savages in their lowest and most brutalised state in the narratives of our modern voyagers, such as the narrative of Captain Fitzroy's 'Second Voyage of the *Beagle*.'"

When freedom did come, very few were to be found who would take the place of the old hands. Higher wages would not even tempt them. There was a demand for labour in the iron industries and the factories, and to these the sons of the old serfs made their way. Coal-mining was thus very unpopular with Scotsmen for many years.

The Border towns of Hawick and Galashiels were engaged in small manufactures of weaving, the former in making carpets. The latter town had a population of about 600, with thirty looms engaged in making blankets ; it was regarded as a remote village, for Wilson, in his "History of Hawick," says that letters for it were left at a place seven miles away. Kilmarnock, about the year 1770, transferred its attention to carpet-weaving from its former trade of making blue bonnets. This followed a strike of the weavers in Kidderminster.

One can form some idea of the great transformation that was taking place in Scotland when it is stated that the revenue had increased by fifty-one times during the century, while the population had only increased from about 1,100,000 to 1,600,000. With the growing comfort of the people came a more independent form of thought. The workers had previously, if we except the Scriptures, only read such books as the "Pilgrim's Progress," and the chap-books that were hawked from door to door. Now they began to form little clubs to purchase and read newspapers, to discuss politics, and take a general

interest in public affairs. Of course, this was only a small minority of their class ; the great majority had not yet awakened to their manhood.

Another great work which created a demand for labour was the passing of the Act of Parliament, in 1768, for the construction of the Forth and Clyde Canal. The distance to be traversed was thirty-eight miles, the ground over which it passes rises one hundred and fifty-six feet, and it crosses two rivers and several roads. This huge undertaking in these days took over twenty years to complete, and in 1790 it was opened amidst great rejoicing. The chairman of the company which carried out the work floated a barrel containing water from the Forth into the Clyde, thus proving the completion of the work.

#### THE IRON INDUSTRY.

The ever-increasing demand for ironwork of every kind, and the limited supply of the raw material from what is known as the clay-band, was a question that absorbed the attention of many of the practical men of the time. "It is most interesting," says one writer on the subject, "that just when iron was wanted in Scotland it was found." In the year when Symington took out his patent for "the first practical steamboat," another Scotsman made the discovery of stores of unworked iron in immense quantities. This was David Mushet, a native of Dalkeith, who was employed towards the end of the century as accountant at the Clyde Iron Works, which had then been started. Of a studious and painstaking nature, he applied his knowledge of geology and chemistry to what is now known as the black-band ironstone. It was in the bed of the little river Calder where he got his first specimens of black-band ore. His discovery was looked on as a myth by the ironmasters of the time, who termed Mushet's black-band "wild coal." But Mushet erected iron works on the Calder ; he continued his researches, and discovered huge deposits of the "wild coal" in different parts of the Western counties. Some-one has said it was largely owing to Mushet's discovery that Scotland gained its high place in the world as an iron-producing country ; yet the bulk of the ore used to-day is imported.

We must add to the above discovery the invention of James B. Neilson, of hot-blast fame. The son of a workman who seldom earned more than sixteen shillings a week, this lad, after a fair education at the parish school of Shettleston, began life as an engineman at a colliery in Ayrshire. He was afterwards manager of the first gas works started in Glasgow. His hot-blast invention gave a great impetus to the iron trade all over Britain. It has been said that what Arkwright's invention did for cotton, Neilson's invention did for iron.

Industrial progress was everywhere making itself felt, if we except some remote parishes in Galloway and the North, to which the whirl of the loom or the noise of Meikle's new threshing-machine had not yet reached. In Edinburgh, where industry on a large scale has never been much encouraged, the change was also felt. The new and well-made roads induced coachbuilders to set up works there, a business that to this day has greatly flourished in the capital. Printing also found a home in Edinburgh, in which for all those years it has held its own against all comers. The building of the new town of Edinburgh gave a great impetus to the building trades, the operatives coming from all parts of the country to take part in its creation. A small silk mill was at one time started, but could not be said to be very successful. Education in the latter part of the eighteenth and the beginning of the nineteenth century found a suitable centre in Edinburgh; handsome and well-equipped establishments, many of them endowed by former citizens, gave a liberal education to young people, who were sent from all parts of the world to the Edinburgh schools and university.

In the West of Scotland, the great increase in the number of industries which were started about 1760-90 drew people from all parts of Scotland and many from Ireland, who all came in the hope of sharing in the increase of wealth and comfort. They could not lose much by the change, as most of them had left dire poverty behind them; but the change from an open-air life to that of a factory, mine, or workshop told on the constitutions of many, who simply withered away; yet there was a constant stream of newcomers to fill their places.

16/10/10



## CHAPTER III.

To you I sing, in simple Scottish lays,  
The lowly train in life's sequester'd scene.

—Burns.

## HOW THE PEOPLE LIVED.

WHILE agriculture was advancing, the position of the agricultural labourer was not improving in anything like the same ratio. Landlords and farmers were anxious to be rich, and ignored too often the hard life of the toiler. They still lived, well into the nineteenth century, in miserable hovels, and were poorly rewarded for their work. Burns, in his graphic description of their homes and habits in his "Cotter's Saturday Night," gives us a glimpse of how many of the better class of country people lived, but there were many not nearly so well off as the hero of that beautiful poem. Still, it must be said that, from the evidence which we can gather, they were a well-conducted, industrious, and frugal class of people; they in many cases looked for their reward in the next world, seeing it was denied them in this.

Crime was not unknown, but it certainly was neither harassing nor menacing. The punishments were more severe than they are to-day, and the disgrace was keenly felt by all connected with the culprit. Drunkenness was indulged in to some extent, but was largely confined to fairs, markets, and family reunions. At the beginning of the century, men were to be seen in towns clad in strange piebald attire—bonnet and hose in half yellow, half brown. These were dishonest debtors, who were released on surrendering their goods, but were compelled to wear this garb all their days.\* The place of confinement

\* Acts of Sederunt.



for prisoners in a village was called the "thieves' hole," a little hut with damp earthen floor, with hardly a glimmer of light from the small opening through which the snow drifted and the wind swirled in mad career through the room and out again under and above the ill-fitting door, through a hole in which the wife of the constable thrust the food of the inmates. The guard over these hovel prisons was not always efficient, and escape was easy. From Aberdeen Tolbooth the prisoners quietly disappeared, after putting on the doors the intimation "Lodgings to let."\* John Howard visited the Scottish prisons about 1784, and said that he found "more debtors than criminals who, in the stench and darkness and dirt, were detained at the charge and cost of their creditors." In 1779, in the Tolbooth of Edinburgh, there were thirteen debtors and nine felons. In Glasgow, Howard found, in 1782, eighteen debtors and only five felons:† showing that, in the growing commercial prosperity of the country, some people were induced "to put their hand further out than they could easily draw it back again."

The new, or factory, system greatly changed the relationships of master and servant. Under the old system, as a rule, the master worked along with the few men he employed, either in his house or in a small workshop. This was known as domestic industry. If dull times came, the few workers were, as a rule, retained, working "on stock" if possible, or taking turns with each other of the off days, so that they seldom changed their master or their locality. The factory system altered all this. The millowner, with his hundreds of workers, could not afford to work "on stock" if trade was dull; he could only work "on order," with the result, that as the fluctuations of trade came round, the workers were dismissed in great numbers, and they had to live as best they could till trade revived. This was felt very keenly when the trade began to fluctuate, towards the end of the century. It was noted, too, that the millowner gradually parted with the men, and for lower wages got the work done by women and children.

Unorganised as the workers were, they had simply to submit to every caprice of the newly-made rich

\* Kennedy's "Annals of Aberdeen.

† Graham's "History."

millowners. It was felt by many that they were slipping back into a worse position than they had been before the Industrial Revolution. Some of the bolder spirits suggested organisation, as they fully recognised their helplessness in their present state. The first modern trade society was formed in Halifax, in Yorkshire, and was named "The Institution." It was formed, in the first place, to prevent the employment in factories of people who had not served a regular apprenticeship. Three years after, a union of shoemakers was formed in Scotland, for the purpose of raising wages. This action was considered illegal, and the leaders were put on trial. Parliament, in 1800, passed a law forbidding all "combinations" of workers for the purpose of increasing wages or reducing hours of work.\*

Now began that battle for freedom and justice which trade unions have been waging with the Legislature up to the present day. The cotton spinners of Scotland did not hesitate to form a union, the executive of which worked in secret. Strikes were ordered by this executive; and, arising from the bitterness engendered by these industrial battles, acts of violence were not of infrequent occurrence. Many just and honourable members of Parliament had vigorously protested against the enactment, in 1800, of the "Combination Laws," as they were called; and in 1824 the laws were repealed, setting the unions free. Only a year elapsed, however, till new restrictions were placed upon the combinations of workers. Since then, innumerable Acts have been passed having for their object the extension of that freedom which was denied the workers in 1800.

The first Act of Parliament for the protection and encouragement of friendly societies was passed in 1793, although these societies were in existence in some form long before that date. A sick and burial club was to be found in many towns and villages during the eighteenth century. These small and unpretentious clubs did good work among the poor. Besides giving a much-needed help in times of distress, they were perhaps unknowingly training the people for the greater popular movements that followed, and which are based on the same

\* A. H. Stirling's "Industrial History."

principle—namely, mutual help ; for, as we shall see further on, the great principle of co-operation was in some instances the outcome of men banding themselves together in friendly societies. The weavers, an intelligent and numerous class, early saw the advantage of union ; and many a rich and prosperous co-operative society to-day owes its origin to the weavers' experience and satisfaction with the working of their friendly societies.

As the workers in towns increased in numbers, towards the end of the eighteenth century, the old feeling of dependence on the "laird," or even the "minister," to supply them with opinions, died out ; they began to think for themselves. Literature dealing with questions that were unknown to their fathers now came into their hands ; and little clubs were formed for debating politics and theology. The result of all this was an outspoken disagreement with "the powers that be" ; democracy had found a fertile soil to grow strong in among the working-men of Scotland.

The fifteen members of Parliament who represented the burghs in Scotland were elected by delegates from town councils, who were too often self-elected. The thirty members who represented the counties were elected, it may be said, in most cases, by a few friends. About two thousand voters returned the forty-five members for Scotland. The workers were not supposed to have sufficient intelligence, and therefore could not be trusted with the franchise.

It will serve no purpose to discuss the chartist movement, which was the outcome of the people's discontent with the existing order of things, nor is it necessary to recapitulate what led up to the Reform Bill of 1832 ; it is sufficient for our purpose to point to the enormous change that had come over the workers' position in Scotland during the eighteenth century.

The co-operative store system had taken root in several places in Scotland before the century closed. Of the short existence of many of these early efforts little trace has been left, but where material exists to form an opinion, it is evident that each effort was the spontaneous exertion of poor but intelligent men trying to improve their position mentally and materially.



The beginning of the nineteenth century found the smaller towns, which depended on domestic industries such as weaving and corollary trades, in a pitiable condition. Wages were small and uncertain, the standard of life was very low, and everyone could not go to the larger towns where the standard was somewhat higher, although always subject to frequent fluctuations. How the people lived can be more accurately ascertained at the beginning of the century, as documents and statistics are more plentiful and accessible. From the "New Statistical Account," published about 1844, every parish in Scotland can be examined and its general condition understood. Thus, for instance, in the parish of Lanark, in 1834, it is stated there were 873 persons engaged in weaving, 702 in the town of Lanark. The average wage was 6s. per week, out of which 10d. had to be paid for loom rent and 3d. for light; 2d. had also to be paid for carriage of the web. The wives made 1s. 3d. per week by pinn-winding. A small advance per yard was got shortly after this date. Shoemakers' wages are set down at 12s. per week, tailors' at 9s., and wrights' and masons' at 14s. per week. The above may be taken as a fair average of the country towns and villages of Scotland at the time stated.

In Glasgow, in 1831, out of a population of 202,426, there were 29,287 persons directly or indirectly engaged in the manufacture of cotton goods. There were 1,000 persons engaged in printing. The weavers are spoken of as sinking into extreme poverty. In 1837, 18,500 persons had to be supported or relieved from the rates, the cost in 1839 being £1,958.\*

In 1834, Mr L. Horne, Parliamentary Factory Commissioner, reported that there were 134 cotton mills in Scotland, 74 of them being in Lanarkshire; and he further reported that there was one pauper to every forty persons in the towns.

It is interesting to note that it was not till the year 1806 that a pawnbroker started business in Glasgow. The proprietor, who was an Englishman, found the business so poor that he gave it up at the end of the first six months. In 1813 John Graham, a discharged town

\* "Sanitary Inquiry of Scotland, 1841."



officer, set up as a regular pawnbroker ; he was eminently successful, and soon had many competitors.

The following table may be taken as representative of most country districts at the time, and will give a fair idea of the position of the workers when the first co-operative societies in Scotland came into life—

|                                      | YEAR 1750.  | YEAR 1791.  | YEAR 1836.  |
|--------------------------------------|-------------|-------------|-------------|
| Beef and mutton, per stone (14 lb) - | 2/6 to 3/   | 5/ to 7/    | 8/ to 8/6   |
| Butter, per lb - - - -               | 3d. to 4d.  | 6d. to 1/   | 1/ to 1/2   |
| Cheese, per lb - - - -               | 1d. to 2d.  | 3d. to 6d.  | 6d.         |
| Eggs, per doz. - - - -               | 1d. to 2d.  | 5d. to 10d. | 5d. to 8d.  |
| Oatmeal, per boll (140 lb) - -       | 11/8        | 16/8        | 18/8        |
| " per peck (7 lb) - -                | 8½d.        | 1/0½        | 1/2         |
| A fowl - - - - -                     | 6d. to 8d.  | 1/ to 2/    | 10d. to 1/6 |
| WAGES.                               |             |             |             |
| Day labourer - - - -                 | 6d. to 7d.  | 1/2 to 1/4  | 1/6 to 2/   |
| Masons, per day - - - -              | 8d. to 10d. | 1/8 to 2/   | 2/6 to 3/6  |
| Wrights, per day - - - -             | 7d. to 9d.  | 1/6 to 1/8  | 2/6 to 3/   |
| Tailors (with meat), per day - -     | 4d.         | 10d. to 1/  | 1/6         |

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## CHAPTER IV.

No! He it is, the just, the generous soul!  
Who owneth brotherhood with either pole,  
Stretches from realm to realm his spacious mind,  
And guards the weal of all human kind.

—*F. Wright.*

## EARLY ATTEMPTS AT CO-OPERATION IN DIFFERENT FORMS.

**I**N the last chapter we have briefly and very inadequately sketched the history of the workers in Scotland during the eighteenth and part of the nineteenth centuries. You will search in vain through that long and painful story of trial and privation for the slightest indication of any of the better-educated classes suggesting or trying to promote a scheme or schemes whereby the people might emancipate themselves to some extent from the thralldom of poverty, which kept them so long in isolated and hopeless lethargy.

In almost every country of Europe, and even far beyond Europe, history teems with evidences of efforts being made to reform society so that the lot of the poor might be improved. In Scotland the poor were preached at to be content with their lot, as if it were a Divine decree. In the sister country of England there were frequently humanitarians who voiced the grievances of the workers, and in fact led in many of the reforms that brought temporary relief. Scotland had few, if any, such leaders in the eighteenth century, so that it may safely be affirmed that until well on into last century the battles of reform had to be fought by the workers. As we have seen, they had not the means of knowing anything of what was going on in the world outside their own locality. Any little effort of united action for their improvement was entirely spontaneous, and not the outcome of any

well-planned scheme or organisation, which has done so much for them since the beginning of the nineteenth century.

Thus their starting of village clubs for sick and funeral relief, and later on the launching of the village store, were simply efforts to minimise the effects of the cruel poverty with which they were constantly menaced; and it also fereshadowed a hope that they would be enabled by these means to maintain an independence that would keep them from soliciting or accepting charity. Scottish co-operation in this way, at least in the early efforts, owed little to outside influences.

My late lamented friend, G. J. Holyoake, in his valuable work, "Self-help a Hundred Years Ago," says that the first co-operative society was started in the village of Mongewell, in Oxfordshire, in 1794; and that it was started by Shute Barrington, Bishop of Durham. It may be well to keep in mind the date of this early store, and also to remember that England does not include Scotland, as is too often assumed in speaking and writing. I hope to show that the first store started in Britain was in Scotland, and had not the guidance nor influence of anyone outside of its membership.

The application of the co-operative principle in a spontaneous way was not peculiar to Scotland. In many other countries the same thing occurred; hence almost through all the ages you will find men clubbing or associating for a purpose, effecting by numbers what never could be attained by the individual. The history of the various ancient communities which have lived and worked together for their common good is most interesting: but as they could have little or no bearing on the beginning of co-operation in Scotland, any detailed repetition of their history here would be out of place. I will, therefore, only mention some of them, to show that united effort to improve society has been before the world, and has been tried in all parts of the world, for many centuries. I need not refer at length to the beautiful picture that Plato gives us in his imaginary Republic, of the New Atlantis of Bacon, or to the description of the City of Eusebes by Thoumasia of Theopompos. These pictures show that the philosophers of ancient times had a yearning for a state



of society where the brotherhood of man would lead to peace and prosperity. Josephus and Pliny both deal in detail with the community of Jews called Essenes: they numbered about four thousand, and were all engaged in agriculture; they held their goods in common; war they held to be contrary to religion; they had no slaves nor servants, believing in the brotherhood and the equality of man. Josephus speaks of this community as having existed a hundred and fifty years before the Christian era. The historian Rollins tells us that "while the laws of Mino, the law-giver of the Cretans, were observed in Crete, that island was the abode of justice and virtue, and it remained so for one thousand years. The children were all educated alike; their parents fed at the same table at the public expense, toward which all were bound to contribute either by personal or substitute labour." In Sparta, Lycurgus instituted the common possession of land among the people, and for seven hundred years Sparta flourished and the people were happy under those conditions.

The following is taken from a publication called *The Working Man*:—"It is curious to find in Lord de Walden's report to Earl Russell evidence of the existence of co-operation certainly as early as 1297 and 1343. As far back as these dates records existed as to grants of coal-mining; and his lordship stated 'the first companies for working coal consisted of *mere associations of operatives*.' Some of these companies—like those of 'Belle et Bonne,' 'Turlupu,' 'Fosse du Bois,' and others—still keep up their *original character*, and contain a large number of workmen who *have shares in the undertaking*, and who *consequently take part in the deliberations of the society*. Here are all the features of practical co-operation. This system was gradually changed at a period when co-operative ideas were popularly supposed to have been introduced into Europe, namely, after the Revolution of 1789."

As the above is taken from an official report that must be in the possession of the Government, it may be accepted as accurate. Nor can we forget Sir Thomas More's ideas in his "Utopia." So might one deal with many other experiments of the communal kind which have been inaugurated and carried on in all countries and in all



ages since the days when Plato's Republic was suggested, nearly all the experimenters having borrowed their ideas from that master-work. The early co-operators of Scotland had possibly never heard of the communities we have mentioned, nor were they likely to have profited much from such knowledge if they had possessed it. As we have seen, they were too much separated from each other and had little or no means of communication. It was not till the great Robert Owen arose and began to spread his humanitarian ideas abroad that the thinking part of the workers in Scotland—although stores were started long before his time—began to take a deep interest in social matters, an interest that has gathered strength and will go on gathering strength as long as the world lasts. As Owen's first social improvements were begun in New Lanark, it will not be out of place to sketch briefly his long and arduous battle and his generous endeavours to improve the condition of the worker.

Robert Owen was born at Newtown, Montgomeryshire, on the 14th May 1771, and was the youngest but one of seven children. His father had been brought up to the saddlery business; his mother was the daughter of a farmer in the neighbourhood of Newtown. As a boy, Owen is spoken of as cheerful and studious. It was arranged by his parents that when he reached the age of ten he should proceed to London to join his eldest brother, who had settled in the capital as a saddler in High Holborn. Six weeks after his arrival, we find him on his way to Stamford, in Lincolnshire, where he had procured a situation in a drapery warehouse. His employer, a Mr M'Guffog, had formerly been a Scots pedlar, who had commenced life at the very bottom of the ladder. Owen speaks of his employer in the highest terms, as honest, methodical, and liberal in his conduct. If Owen's remuneration was not large, he at least had the advantage of free access to his employer's well-stocked library. This to him was a great pleasure, and during the three or four years he remained at Stamford he read much, and profitably. He left for London, carrying with him the best wishes of his employer and some valuable testimonials as to character and ability. His next situation was in

a large retail draper's on Old London Bridge. Now he had £25 a year besides his board and lodging. His work was hard, and the hours of business extended from eight in the morning till half-past ten at night. But, he says, after the warehouse was shut, the place had to be put in order for next day, frequently keeping the assistants busy till two in the morning; sometimes he was barely able to mount the stairs to his bedroom. Well might he call this condition of work "slavery." He remembered the effect of this drudgery on his mind as well as on his body when he became an employer.

We next find him accepting a situation in Manchester, where he is to receive £40 a year with board and lodging. His experience in this situation added greatly to his knowledge of men and business generally, and he remained in it until he was eighteen years of age. He was only a boy, but already he had had wide experience. A year's partnership with a Mr Jones did not turn out as well as he would have liked, but it gave him just the kind of experience he required. The partnership lasted, as we have said, only a year. He now started business on his own account, and succeeded in making about £300 a year. He was still looking out for a wider field for his energies. A manager was wanted for a large mill in Manchester, and Owen applied for the post. Mr Drinkwater, the millowner, asked him his age and what salary he would expect. "Nineteen years of age, and I wish three hundred pounds a year," was the answer. "I have had a number of applicants for the situation," said the millowner, "but all of them put together would not amount to what you ask." "I cannot be governed by what others ask, and I cannot take less," said Owen. Mr Drinkwater was struck by the honest confidence of the young man; he gave him the position of manager, and took over Owen's business stock at cost price. There were five hundred people employed at the mill where he was now installed as manager.

At the end of the first six months he had proved his capability as a manager. His employer recognised his ability by offering to increase his salary to £400, and then to £500 in the succeeding years, at the same time holding out a prospect of a partnership. His ability as a manager

was undoubted, his character was beyond reproach, while his sound judgment was remarked by all who came into contact with him. It will be seen by this time that we have no ordinary man to deal with. At the early age of twenty he was a leader in his profession. The details of his life up to this point are simply meant to show the reader that Owen received no aid from others in his youth ; he practically educated himself, and won his way by dint of study and good conduct to a position that was the envy of men twice his age. Having now seen him on the way to fortune, we need not detail the changes he thought it wise to make and the appointments he filled till he became partner in the Chorlton Twist Company. At this time the whole of his leisure was spent in study, and he contributed papers occasionally to the Manchester Literary and Philosophical Society.

16/10/10





## CHAPTER V.

Yet give me bravery from the heart,  
From self divested, and apart—  
Type of celestial nature  
That rushes through devouring waves,  
And, like a guardian angel, saves  
A sinking fellow-creature.

—*Dibdin.*

## ROBERT OWEN IN SCOTLAND.

OWEN'S life up to the time that he made his first visit to Scotland had been germinal of the career which has impressed the world so much. He was twenty-seven years of age when he first visited Glasgow on business in the interests of his company. Accidentally he met a Miss Spear, whom he knew, and who was on a visit at the time to the family of David Dale, the proprietor of New Lanark mills. Miss Spear was accompanied by Miss Dale, who in the course of conversation offered Owen an introduction to her uncle, who was manager at New Lanark. He visited the mills at New Lanark, and, after a close inspection, he said to a friend who had travelled with him from Glasgow, "Of all places I have seen I should prefer this in which to try an experiment I have long contemplated, and have wished to have an opportunity to put in practice." These words, uttered by Owen at the age of twenty-seven, when he had very little money of his own, disposes most completely of the argument that was persistently used against him in after years—that Owen's experiments were simply the eccentricities of a man who had made his fortune from the labour of others.

Owen called at the house of Mr Dale, in Charlotte Street, on his return to Glasgow, to express his thanks for the pleasure and information he had received during his visit to New Lanark. He failed to find the busy



Mr Dale at home, but had an interview with Miss Spear and Miss Dale. Thus began the acquaintanceship which shortly after resulted in Miss Dale becoming the wife of Robert Owen.

On his return to Manchester, Owen set himself an enormous task. He had heard a whisper that, owing to advancing years, Mr Dale was likely to part with New Lanark mills. From what we know now, he had made up his mind to purchase New Lanark, and also hoped to wed David Dale's daughter. When once Owen had made up his mind, action immediately followed. It is a somewhat romantic little story, but this is scarcely the place to recount it. Be it said that within a very short time, with the aid and approval of his company, who financed the transaction, the New Lanark mills passed into the possession of the New Lanark Twist Company, the price being £60,000, payable at the rate of £3,000 a year for twenty years. Having secured the mills, Owen was not long till he also obtained Mr Dale's approval to marry his daughter.

The marriage took place in Mr Dale's house, which stands to this day in Charlotte Street (near to Glasgow Green), which was then the residential street of some of the wealthy manufacturers and "tobacco lords," as they were called. On the 1st January 1800, Owen took up his duties as managing partner of the new company. From this moment he set to work to carry out that great and humane experiment that has drawn the hearts of men in all countries towards this commercial hero. There was a prejudice against employment in cotton mills, and therefore the character and habits of those who took to it were not all that could be desired. Drunkenness and even theft were prevalent. Mr Dale had suffered through these evil habits, and had not been able to stem the downward moral trend of his workpeople. Owen did not dismiss, as most men would have done, the bad characters who gave him so much trouble; he set himself to reform them by method, kindness, and encouragement. He believed that, by judiciously altering the conditions in which the people worked so as to make them happier at their work, he would ultimately effect an improvement in their character and dispositions. "When,"

says Owen, "I mentioned to my friends that my intention was to commence a new system of management, on principles of justice and kindness, and gradually to abolish punishments in governing the population, they one and all smiled at my simplicity in imagining I could succeed in such a visionary scheme, and strongly urged me not to attempt so hopeless a task. My mind, however, was prepared for it, and also to encounter whatever difficulties might arise." There were thirteen hundred people in the village, in families, and four or five hundred pauper children procured from the surrounding parishes. By Mr Dale's directions, these children had been well fed and lodged, and an attempt had been made to teach them to read and write after the labour of the long day was over. Owen had no sympathy with this system, contending that children could not be educated properly after being thoroughly exhausted by the day's work. He decided that no more pauper children should be received, that better houses should be built, and that additional families should be brought into the village to fill the places of the pauper children. The mills were entirely renovated, new machinery was introduced as opportunity occurred; overseers were cautioned as to harsh conduct towards the workpeople; cleanliness, courtesy, and punctuality were impressed on everyone; defaulters were to be firmly but kindly reprov'd. Of course, the new methods were looked on suspiciously at first by the workpeople; they could not understand this new care and interest in their welfare. Owen did not hold public meetings, and make promises to them, that would raise himself in their estimation; he discovered who were the most trusted by the workers, and quietly informed them of his intended policy; they, in turn, communicated to the workpeople the proposals and desires of the manager—all he desired was that the people would co-operate with him.

Any suspicion as to the sincerity of Owen's unselfish administration was completely swept away in 1806. Owing to the prohibitive price of raw cotton, caused by the American embargo placed on export cotton to Great Britain, many of the mills in this country had to cease operations and dismiss their employees. Owen considered what action he would take; he ultimately decided to stop

the mills, but to retain the whole of the staff, and pay them full wages during the stoppage. Thus for four months every man, woman, and child attended to cleaning machinery and slight alterations in the mill, and in return were paid full wages, the same as if production had been proceeding all that time. The gratitude of the workpeople was unbounded, and from that time Owen had their confidence and their affection. The country at this time was filled with starving operatives and their families, while New Lanark was an industrious paradise. The wages paid during this time of non-production amounted to seven thousand pounds.

When work was resumed, Owen turned his attention to a subject that lay near his heart—namely, the education of the children. He held strongly that, in the formation of character, knowledge and environment played an important part, and argued that if the child was properly trained, in happy surroundings, the result would be better citizens; it would, he contended, be a splendid investment for the country and for civilisation. Owen's proposal was to spend £5,000 on suitable schools for the training of the young people in connection with the mills. It must be borne in mind, that during the past years of his administration the profits from the business (notwithstanding his expenditure on the workpeople) had been all that his partners could desire. They now demurred, and objected to his educational proposals. On the other hand, Owen stood his ground manfully, and stated that, if he was to manage, it must be in his own way. The dispute ended in Owen offering £84,000 for the whole concern, on condition that his partners would retire. Owen could not finance this himself. He had to look for other partners; these he found, and soon had his schools in course of erection.

Poor Owen's peace of mind was only temporary. His new partners attacked him quite as fiercely as the ones who had retired; they contended they were manufacturers and nothing more, and would have nothing to do with Owen's schemes of improvement. After much disputing, they gave notice of dissolution; and again, after only four years, the partnership, which from a financial point of view had been most successful—£160,000 had been made in the four years, or at the rate of £40,000 per annum—



was dissolved. After much annoyance, Owen again bought the business, this time for £114,100. It was sold by auction, and Owen's partners ceased bidding at £114,000. Again he had to form a partnership in London, retaining the management in his own hands. The work-people were delighted that again he was to be their employer. The schools were soon in full swing, and thousands of people came to visit New Lanark, for the fame of Owen's school system had spread throughout Europe.

To describe the school methods and the splendid results attained is scarcely part of our work. Owen was unwearied in his efforts to improve the condition of the worker. We owe much of the factory legislation which took place in his time to his initiative. His manifesto to the other employers, where he begs of them to give some attention to the improvement of the workers, rather than to give all their attention to the making of money, is characteristic, and shows the unselfish life he led. His numerous essays, letters, and lectures all bore evidence of careful and studious thought, and all breathe one great desire—namely, to make men rather than money. Volumes might be filled in recounting this good man's work, and yet, in the midst of his beneficent actions, he was assailed and traduced. No flaw could be found in his splendid character, so his enemies—and they were numerous—who feared the coming of an educated democracy, which he hoped so much from, assailed him because of his attitude in regard to religion; he could not be good, they held, if he had no convictions in favour of dogma. It was well known to his opponents that he was the most tolerant of men; all were at liberty to hold what beliefs they thought proper, and he claimed the same liberty for himself.

There could not be that wickedness in his nature that his enemies continually upbraided him with, when he expressed himself in the following words towards mankind in general:—"I say to all men, you are the children of a common Father, whom you worship under different names; in your relations to your common parent and to each other, your duties of love and help which your ignorance and the antipathies springing from it deprive you of the power to perform. Where you ought to

love, you hate; where you ought to help, you hinder. You persecute and injure each other because your skins differ in colour, because your religious opinions and forms of worship are not the same, because you differ in language and habits; whereas, if you understood yourselves, and knew each other, and possessed that knowledge of the laws of your being which you ought to possess, and which ought most easily to be impressed on your minds, you would understand that you do not create for yourselves one of the distinctions concerning which you quarrel. . . . Your character is to be formed for you, and not by you; so that, instead of blaming and hating, fighting and killing each other, it will be your duty, in the recognition of this great truth, palpable to all who will open their eyes and see, to find out what is truest and best in each of these differences, and to give by education such qualities as will tend to produce the highest and best results in the human race."

In spite of all the attacks made upon him, Owen continued and increased the facilities for education at New Lanark. Some of the highest in the land, who had visited the mills, bore eloquent testimony to the marvellous change that had come over the habits of the workers, and also to the wonderful success of the schools, which were now considered by many to be the finest in Europe. Owen paid a Gaelic minister to preach to the Highlanders among his workers who only understood English imperfectly.

The profits continued to be satisfactory; but one of the partners, named William Allan, who was a member of the Society of Friends, was continually troubling Owen about his religious views. He visited New Lanark about 1822, and although greatly biassed against Owen, could find nothing to complain of in the religious training of the children; but he was greatly shocked at seeing some of the boys in their neat Highland dress. He voted the bare knees immoral, which, he held, would have a grievous effect on the morals of the children in after years. Continuous and vexatious interference with his good work by his partners rendered Owen's position impossible. It is only fair to say that, although the well-known Jeremy Bentham was one of the partners, he in no way interfered

with Owen. Two sets of partners had been got rid of because of their animosity to the revolution which had taken place at the mills; the partnership was again at breaking point for the same reason, after long—and, to Owen, painful—negotiations, in which he proved that, even from a financial point of view, his efforts to improve the conditions of the workers had been a gain to the company. No arguments that they could adduce influenced or shook his belief that the better you treat a man the better will he serve you, and his sympathies for others will increase his usefulness generally. Nor would he listen to any modification of his great educational effort, which he held was the greatest, if not the only means, of improving mankind.

The end soon came: bigotry and narrowness of spirit won the long and unequal battle. Owen must retire. His great work at New Lanark was over; but the world at large was to gain. He threw himself with even greater spirit into the great work of education and amelioration of the condition of the workers.

18/10/10





## CHAPTER VI.

Even though scorn's malignant glances  
 Prove him poorest of his clan,  
 He's the noble who advances  
 Freedom and the cause of man.

—*Swain.*

## THE ORBISTON EXPERIMENT.

**O**WEN'S work in Scotland was now practically over, unless we include the Orbiston experiment, which was carried on by others on his suggestions and plans. He was fifty-seven years of age when he sorrowfully left New Lanark. The rest of his life was spent in active propaganda, visiting every part of the country and many foreign lands, forming associations for the dissemination of his views, writing and speaking continuously. His "New Moral World" reflects his opinions on most subjects—and he covered a wide field. Not one of his critics dare say that he was self-seeking; in fact he must have spent many thousands in his endeavour to improve society. He toiled on till November 1858, when he died at Newtown in the house adjoining that in which he was born eighty-seven years before.

The reader may be pardoned for asking, what has this sketch of Robert Owen got to do with the history of co-operation? The answer depends entirely on the definition of co-operation. The word to Owen and his followers had a very different meaning and bearing to what it carries with it to-day. Owen's ideal of co-operation was the perfecting of the mental faculties by education that would lead men to work together for a common object—namely, the happiness of all. His views were large, too large for his time. His belief in human regeneration was to be largely reached by better environment. While many of his critics applauded his magnificent work and agreed with him in his efforts for educational

reform, still, like many of us to-day, they believed that regeneration must come from within the man and could not be applied from without. Owen gave no heed to the early attempts of the store movement. His own words are, in relating one of his journeys:—"Passed through Carlisle, devoting Tuesday and Wednesday to seeing friends of the system and those whom I wish to make its friends; to my surprise I found there are six or seven co-operative societies in different parts of the town, doing well as they think, that is, making profit by joint stock retailing. It is, however, high time to put an end to the notion, very prevalent in the public mind, that this is the social system which we contemplate, or that it will form any part of the arrangements in the new moral world.\*

Even at New Lanark the people had no store on a co-operative basis. "I arranged," says Owen, "superior stores and shops from which to supply every article of ordinary daily consumption." He bought everything with ready-money in the first markets, and contracted for fuel, milk, and other articles produced in the neighbourhood, so as to secure all the advantages of a large ready-money purchase. These articles were brought to the doors of the people, and supplied to them at cost price, at a saving of 25 per cent. in the expenditure of their wages. By this arrangement alone an improvement in health and comfort very soon became perceptible among them.†

Mr Holyoake says the notable passage regarding Carlisle shows "how poor an opinion Owen entertained of co-operation." It is well that this should be noted, for we not infrequently hear it said that Owen was the founder of our modern co-operation. That his large and humane systems of mutual help, his love of his fellows, and his lifelong endeavours to improve society, has had a most inspiring influence on our movement, no one will deny; though it is also undeniable that the humble store of the people which has done so much in out-of-the-way places had not, according to his own words, any place in the schemes he so valiantly fought for. His great communal schemes, he himself said, went to the root of our social

\* "New Moral World," vol. iv., November 1836.

† L. Jones's "Owen," vol. i., p. 65.

chaos ; the store he regarded as a palliative. If Robert Owen could not recognise the potentialities of co-operation, that is no reason why co-operators should not admire his self-sacrificing endeavours to reform society. If he lived to-day and could have seen what the people have done for themselves through united effort, his large and generous heart would have been greatly rejoiced.

It must not be inferred from the foregoing that there was no sympathy between the existing English co-operative societies and Owen's ideals. In 1831 there were about 250 known retail societies in Britain, and it would be safe to say that the majority of the leaders of those societies were in full sympathy with Owen's proposals ; they regarded the retail co-operative trading, in England especially, as a means to an end, the end being to form communities with the capital obtained through co-operative trading. Evidence of this is to be found in the rules and objects of the societies at the time, notably in the Pioneers of Rochdale rules, which distinctly state that an estate or estates are to be bought, to provide work for their members. The few Scottish societies that existed did not take this view.

The active period of propaganda was from 1825 to 1844. Nine missionaries were appointed to tour the country and lay before the working-class the schemes as set forth in the "New Moral World." The co-operative societies, as they did not divide their profits as they do to-day, were to a large extent the subscribers to the funds of this enterprise. The only practical application of the communal scheme in Scotland was what is known as the Orbiston experiment. The Queenwood and New Harmony ventures being outside our province, we can only refer briefly to what took place at Orbiston.

Among the many converts to Owenism, few were so enthusiastic as Abram Combe. There were three Combes—George, Abram, and Andrew. The three brothers were all men of ability. George was the author of the "Constitution of Man," and gained considerable reputation as a phrenologist. Dr. Andrew Combe was popular as a writer on physiology. Abram accepted Robert Owen's teachings with enthusiasm, and resolved to make an experiment in Scotland with the help of some others who



were like-minded, notably James Hamilton, younger, of Dalziel. From what we can gather, these two gentlemen laid their ideas before Owen. But their ideas were far too moderate for Owen; his plan, as expressed at other places, was to obtain no less than £250,000 for an experiment. In the very modified scheme of Messrs Combe and Hamilton, Owen could not take an active part. A company was then formed of individuals to carry out the project, with a capital of £50,000. The avowed purpose of the founders was to furnish an institution that would be a model for others of a similar nature throughout the country, the objects being, the founders said, "to remoralise the lower orders, to reduce the poor charges, gradually to abolish pauperism with all its degrading consequences, and to release the country from its present distress." The next step was to secure a suitable site to carry out the work. Orbiston, near Bellshill, in the parish of Bothwell, was fixed on, the idea being to accommodate a community of 1,200 persons. The following is a schedule of the estimated expenses of the whole establishment, taken from the "New Statistical Account" of Scotland:—

|  |                |
|--|----------------|
| 1,200 acres of land, at £30 per acre .....   | £36,000        |
| Apartments for 1,200 persons .....   | 17,000         |
| Three public buildings for manufacturing, and<br>slaughter-house and washing-house ..... | 19,000         |
| Furnishing 300 rooms, at £8 each .....   | 2,400          |
| Furnishing schools and dormitories .....   | 3,000          |
| Two farming establishments, corn mill, malting<br>and brewing appendages .....           | 5,000          |
| Making the interior of the square and roads .....  | 3,000          |
| Stock for farms under spade cultivation .....  | 4,000          |
| Contingencies and extras .....   | 6,600          |
| Total .....  | <u>£96,000</u> |

which sum is equal to £80 each of the 1,200 to be accommodated.

Scarcely a fourth part of the intended buildings was erected, the expense of which was greatly beyond the original calculation. When ready for occupancy, the inmates were drawn from all parts of the three kingdoms, and little or no care was taken in selecting suitable people. The highest number accommodated was sixty adults and one hundred and twenty children. They took their meals in

a large public-room, but they did not all fare alike. There were four tables, each having a different tariff. At the first table, the charge for breakfast, dinner, and supper was 14s. per week; at the second table, 10s. per week; at the third table, 7s. per week; and at the fourth table, 5s. 6d. A theatre, a lecture-room, and school-rooms were included in the institution. The children slept in dormitories apart from their parents. Mr Abram Combe was overseer or manager, and at the same time edited the *Orbiston Register*, which was published at Edinburgh.

From the very commencement there were signs of disappointment and discouragement. The choice of inhabitants had been unfortunate; few of them were accustomed to any form of regularity or discipline. Instead of united effort, some of them thought more of individual liberty and license.

Mr Combe was in poor health; he died in August 1827. It is very questionable if he was suited for such a difficult position. Financial troubles were present from the first. On the buildings alone that had been erected, there had been £12,000 expended, and it was now difficult, if not impossible, to get more money. The end came. Why dwell on it? The people left, the buildings after a time were razed to the ground; it is said that not one stone of it can now be seen.

It will be noted that Robert Owen was not in favour of the starting of Orbiston on such a small scale, but was entirely sympathetic with its principles. No one can doubt the sincerity of Abram Combe, who lost his all in this the first and last effort to carry Owen's communal ideas into practice in Scotland.

The following account of Orbiston may be regarded as the most authentic that can be procured; it is taken from newspapers of the time when the winding up of Orbiston was before the Courts:—

## LAW INTELLIGENCE.

### VICE-CHANCELLOR'S COURT.

#### JONES *versus* MORGAN AND OTHERS—THE SOCIALISTS.

THIS case came before the Court upon the demurrer of a lady named Rathbone, put into a bill filed by several shareholders of the Orbiston Company, on the ground that such shareholders had contributed more than was justly due from them, and to

recover the excess. The grounds of the demurrers were want of equity. The case came before the Court upon the demurrer of a person named Cooper. The facts appeared to be these : In the year 1825 a number of persons joined together for the purpose of forming a socialist or communist society, under the superintendence of Mr Robert Owen, the professed object of which was to promote the happiness of mankind. The company was to consist of shareholders, the shares being fixed at £250 (though after the formation of the company they were reduced to £200 each), and it being further agreed that for the first year no shareholder should be allowed to hold more than ten shares, but, after the lapse of one year from the formation of the society, such stock as should then be unappropriated might be disposed of among the members of the company. The capital was not to exceed £50,000. The company eventually purchased 280 acres of land from General Hamilton, at Orbiston, in Scotland, as the site of the proposed establishment, for which they consented to pay £19,995. This money was borrowed in three several sums of £12,000 from the Union Scotch Assurance Company, £3,000 from a Mr Ainslie, and the remainder from another quarter. The articles of agreement were then drawn up. The right of voting was to be vested in the shareholders proportionately to the amount of their respective shares. The necessary buildings were to be erected, and the necessary utensils supplied, and the company were to be empowered to borrow money upon the security of the joint property. Several trustees were named, the first being a Mr Combe, to whom the estate was accordingly conveyed. The following are some of the general articles agreed on : "Whereas the assertion of Robert Owen, who has had much experience in the education of children, that principles as certain as the science of mathematics may be applied to the forming of general character, and that by the influence of other circumstances not a few individuals only but the population of the whole world may in a few years be rendered a very superior race of beings to any now on the face of the earth or who have ever existed, an assertion which implies that at least nine-tenths of the crime and misery which exist in the world have been the necessary consequence of errors in the present system of instruction and not of imperfection implanted in our nature by the Creator, and that it is quite practical to form the minds of all children that are born so that at the age of twelve years their habits and ideas shall be far superior to those of the individuals termed learned men : And that under a proper direction of manual labour Great Britain and its dependencies may be made to support an incalculable increase of population." The 21st article provided for a dissolution of the society if it should be found necessary : "That if, unhappily, experience should demonstrate to the satisfaction of the majority of proprietors that the new system introduced and recommended by R. Owen has a tendency to produce, in the aggregate, as much ignorance in the midst of knowledge, as much poverty in the midst of excessive wealth, as much illiberality and hypocrisy, as much overbearing



and cruelty and fawning and severity, as much ignorant conceit, as much dissipation and debauchery, as much filthiness and brutality, as much avarice and unfeeling selfishness, as much fraud and dishonesty, as much discord and violence as have invariably attended the existing system in all ages, then shall the property be let to individuals acting under the old system, or sold to defray the expenses of the institution."

In 1825 the society entered upon the estate, and the lands were divided among the tenants. Among the original shareholders was the present demurring defendant, Cooper, who took one share, for which he paid £20, as an instalment, that he had borrowed from Mr Hamilton on the understanding that unless the loan were repaid by Cooper within two years, the property should belong to Mr Hamilton. At the several meetings that subsequently took place Cooper did not attend, but deputed the trustee Mr Combe to act for him, as he was permitted to do by the original agreement. In 1827 it was ascertained that the speculation did not answer, as the company was proved to be involved in debt to a considerable amount, so as to make it necessary that the property should be sold and the establishment broken up. Accordingly, in 1828, the sale of the estate was effected, and £15,000 (the purchase money), subject to certain deductions, transferred to the Scotch Assurance Company as a repayment of their loan. A considerable balance of debts to other parties, however, still remained due, for which the shareholders became liable. Several suits were prepared in Scotch Courts, during which the estates of the shareholders were declared liable, and several accordingly had paid much beyond what was due, proportionately, on the amount of their shares. Of the original shareholders many were now dead, many out of the jurisdiction of the Court, and many in hopelessly insolvent circumstances.

18/10/10.

## CHAPTER VII.

What might be done if men were wise,  
What glorious deeds, my suffering brother,  
Would they unite  
In love and right,  
And cease their scorn for one another.

—*Mackay.*

## THE FIRST CO-OPERATIVE SOCIETIES IN SCOTLAND.

**I**T is impossible to give the exact number of co-operative societies that were in existence in Scotland at the beginning of the nineteenth century. Many little and feeble efforts were fanned into flame, in villages and small towns, of which not a record remains to-day. Thirty or forty years ago, some scrap of information might be picked up from some of the old chartists regarding the spontaneous endeavours that were made in their young days to form a village society in their midst. They would tell of their father's abhorrence of the truck system, and how their parents had clubbed together to get beyond its evil influence. They would also relate how employers persecuted those who dared to lead in such ameliorative efforts. The consequence of this persecution was to stamp out almost at its inception the humble village store. Add to this difficulty the want of knowledge, the want of confidence, and above all the want of a trifling sum with which to procure stock. There was no legal protection, and a few of the early efforts were almost strangled at their birth by the unscrupulous conduct of someone who took advantage of the confidence which had been placed in him and betrayed it. Still, as we shall see in our further consideration of early co-operation, there were some brave and successful efforts to plant the seed that has grown to such ripe fruition.

Perhaps the very earliest notice of efforts made in co-operation is to be found among the traditions of fishermen, not only in this country, but all over the world. The occupation lent itself to combined interest; the procuring of the necessary instruments or tools was the initial and great difficulty. By combination the boat was frequently built and furnished by the necessary number of poor men who were required to work the craft in their perilous and precarious business. The method of division of profit and loss varied. In most cases shares were taken of equal value, a small payment as wage was paid to each, and a division of any surplus periodically. This wage payment could only last as long as they were in funds; and often there were long periods of no income, waiting for a successful "catch." Others seem to have divided at the end of each "catch," and, of course, binding themselves equally to keep the boat and gear in working order. These combinations, whatever was their system of working, were simple, spontaneous efforts to do what none of them could do individually; they had no binding link with other efforts of the same kind. This system, then, was a natural product of circumstances, very much like the first village stores in Scotland.

The run-rig system in early Scottish agriculture was a combination on similar lines, although the surrounding circumstances were altogether different. To poor men with only a small piece of ground to cultivate, the common possession of ploughs, harrows, and all the more expensive necessities of their business, was a great boon; and if they had had the co-operative knowledge that is abroad to-day, they would have worked in common to greater advantage to themselves.

The weavers, who were a numerous and intelligent body of workmen, although having little or no communication with each other in the various parts of the country, seem to have thought out their various progressive ideas in much the same way. Thus we find, in the eighteenth century, the weavers forming friendly societies in their different localities. It may have been, and is most probable, that the working of these village sick and funeral clubs suggested the co-operative idea to many of



them. We can trace the connection at least in some instances, where the members of the friendly society resolved to form a co-operative society. They certainly in many cases were not influenced to start from without. Some were started before the Owen agitation, some during the formation of the communal organisations. As has been seen, in Scotland at least, the two movements were practically working in their own respective ways. The eloquence of the Owen missionaries must have stirred many to united action; and thus, indirectly, what we regard as the movement of to-day is likely to have received an impetus from the teachings of the communists.

The methods of conducting the old societies seem to have varied very much. The earliest efforts were simply a few neighbours agreeing to purchase some of the necessaries of life in bulk, and dividing them into the proportions required by the agreeing parties: this operation was performed in one of their private houses. The money to purchase the goods in bulk having been collected before the purchase was made, the debt question had no place in these transactions. A gentleman known to us, an opponent of everything co-operative, purchases a boatload of coal every winter, and the coal is divided among those of his neighbours who are willing to join him; they procure the coal for less than they could do locally. They boast of this, and in the same breath denounce co-operators. The poor villagers of over a hundred years ago were co-operating perhaps without knowing it, but it is strange that the anti-co-operator of to-day should be repeating the operation. Farm produce, such as potatoes, meal, flour, and occasionally a pig, lent itself to such forms of division as we have described. It was a simple and easy step from this form of dividing goods in bulk, to forming the same people into a club for the extension of the idea. Here we get the seed of the great co-operative movement, at least in many villages in Scotland.

The question of profit did not seem to trouble these early co-operators much, for the simple reason they sold at cost, or, when casual service had to be rewarded, they

paid it by a subscription. But when they began to form themselves into societies and incur expense in stocking goods, then they had to find some means of meeting that expense by charging it on the price of the goods. There seems to have been a great variety of opinion as to the best means of conducting these early efforts. But this must be kept in mind, how isolated many of them were; the whole business was new to them all; each village had generally a trusted leader, and not infrequently he had a following of opinion that was possibly the very opposite to what was held in the next village on the same subject. Hence the variety of methods in these societies.

#### THE EARLIEST ATTEMPTS AT CO-OPERATION BY THE ECONOMIC SOCIETIES.

One cannot overestimate the difficulty that presents itself at the very outset of attempting to give anything like a complete record of Scottish co-operation in the early period. Minute-books, from which much would have been gleaned, have been lost, or wilfully destroyed as being of no further use when they had served their immediate purposes. In some cases it is questionable if regular minutes were kept at all. Scraps of old account-books, that throw very little light on those early efforts, are all that remain in some instances, and even these are undated, making them practically of no value. In the few cases where care has been taken of documents belonging to those early societies, it is perfectly delightful to see how anxious, in fact how enthusiastic, these real pioneers were to improve the condition of their members. The selecting of their leaders seems to have been done with care and discrimination. Of course, in the villages the character of every man was well known to his neighbours, and only men of probity were elected to positions of trust.

The honour of being the first to enter the co-operative field, not only in Scotland but in Britain, must be given (so far as present research can prove) to the Fenwick Weavers' Society. Fenwick is a small village near Kilmarnock, in Ayrshire. The Weavers' Society in all probability would

have for its object the relief of its members in times of distress, with sick and funeral benefits. A descendant of one of the original office-bearers has still in his possession some of the original documents, and has forwarded the following statements, which are given exactly as they appear in the old book. It is noteworthy here to compare the date of the Bishop of Durham's store at Mongewell in 1794, which Mr Holyoake claims to have been the first co-operative store. Now we present the reader with reliable data of the starting of a store in 1769, or twenty-five years before the Bishop's kindly effort at Mongewell. This is not said in any spirit of jubilation, knowing how difficult it is to get reliable information regarding the early period. It may be that some diligent student may yet discover a society of even an earlier date than Fenwick.

9th November 1769.

THIS present Day It is agreed upon by the members of our society to take what money we have in our Box and buy what Victwal may be thought Nesessar to sell for the benefit our society. And the mannagers of our society may borrow what money They think Proper for that End and purpose. And when the interest is paid of what money yow borrow and the men received their wages for buying and selling thes Victwals we Deal in the society will both reap the benefit and sustain the loss of them, and If any member of our society Pay not what Quantity of Victwals he receives at the end of four weeks If the mannagers require it of him, Neither him nor his shall have any more right to our societys Victwals If he be found buying Victwals from any other and leaving the trade in Debt of the same according to the option of the society.

|                     |                    |
|---------------------|--------------------|
| ✓ ALEXANDER WALLES. | ✓ JOHN BURNS.      |
| ✓ JOHN WILSON.      | ✓ WM. HENDRY       |
| ANDREW ORR          | <i>his x mark.</i> |
| <i>his x mark.</i>  | ✓ JAMES BROWN.     |
| ROBERT WALKER.      | ✓ WILLIAM WALKER.  |
| ✓ JOHN BURNS.       | ✓ WILLIAM BUNTEN.  |
|                     | ✓ THOS. BARR.      |
|                     | ✓ J. GEMMELL       |
|                     | <i>his x mark.</i> |

*Those checked are in list on p 410 of  
Flanagan, 76 Waterloo ave. Cnsg. in Scotland  
later list includes a few not in the above.*



## FENWICK WEAVERS' SOCIETY.

PARTICULARS OF CO-OPERATIVE TRADING (IN OATMEAL CHIEFLY).

| YEAR. |   |   | AMOUNT INVESTED. |    |    | PROFIT. |    |    | LOSS. |    |    |
|-------|---|---|------------------|----|----|---------|----|----|-------|----|----|
|       |   |   | £                | s. | d. | £       | s. | d. | £     | s. | d. |
| 1770  | - | - | 4                | 4  | 0  | 0       | 1  | 0  | ..    |    |    |
| 1771  | - | - | 4                | 10 | 0  | 1       | 3  | 9  | ..    |    |    |
| 1772  | - | - | 5                | 18 | 9  | 2       | 0  | 0  | ..    |    |    |
| 1773  | - | - | 8                | 0  | 0  | 3       | 1  | 0  | ..    |    |    |
| 1774  | - | - | 11               | 5  | 0  | 2       | 4  | 0  | ..    |    |    |
| 1775  | - | - | 13               | 6  | 0  | 0       | 17 | 11 | ..    |    |    |
| 1776  | - | - | 14               | 0  | 0  | 0       | 19 | 3  | ..    |    |    |
| 1777  | - | - | 15               | 10 | 0  | 2       | 14 | 0  | ..    |    |    |
| 1778  | - | - | 17               | 14 | 0  | 4       | 1  | 0  | ..    |    |    |
| 1779  | - | - | 22               | 10 | 0  | 0       | 11 | 0  | ..    |    |    |
| 1780  | - | - | 24               | 0  | 0  | 1       | 5  | 0  | ..    |    |    |
| 1781  | - | - | 25               | 15 | 0  | 0       | 12 | 10 | ..    |    |    |
| 1782  | - | - | 26               | 10 | 0  | 3       | 15 | 3  | ..    |    |    |
| 1783  | - | - | 30               | 10 | 0  | 2       | 8  | 7  | ..    |    |    |
| 1784  | - | - | 31               | 15 | 0  | 1       | 17 | 0  | ..    |    |    |
| 1785  | - | - | 35               | 12 | 0  | ..      |    |    | 2     | 8  | 0  |
| 1786  | - | - | 33               | 4  | 0  | 3       | 17 | 0  | ..    |    |    |
| 1787  | - | - | 36               | 16 | 0  | 2       | 14 | 11 | ..    |    |    |
| 1788  | - | - | 40               | 0  | 0  | ..      |    |    | 0     | 7  | 4  |
| 1789  | - | - | 40               | 0  | 0  | 0       | 17 | 7  | ..    |    |    |
| 1790  | - | - | 34               | 0  | 0  | 1       | 18 | 1½ | ..    |    |    |
| 1791  | - | - | 34               | 0  | 0  | 0       | 12 | 9  | ..    |    |    |
| 1792  | - | - | 34               | 0  | 0  | 1       | 2  | 9  | ..    |    |    |
| 1793  | - | - | 34               | 0  | 0  | 0       | 12 | 9  | ..    |    |    |
| 1794  | - | - | 31               | 8  | 3  | 0       | 0  | 2  | ..    |    |    |
| 1795  | - | - | 33               | 0  | 0  | 1       | 16 | 3½ | ..    |    |    |
| 1796  | - | - | 25               | 0  | 0  | 1       | 7  | 0½ | ..    |    |    |
| 1797  | - | - | ..               |    |    | ..      |    |    | 7     | 5  | 9  |
| 1798  | - | - | 26               | 0  | 0  | 0       | 18 | 9  | ..    |    |    |
| 1799  | - | - | 30               | 0  | 0  | 1       | 16 | 7  | ..    |    |    |
| 1800  | - | - | 40               | 0  | 0  | ..      |    |    | ..    |    |    |
|       |   |   | ..               |    |    | 45      | 5  | 1½ | 10    | 1  | 1  |
|       |   |   | ..               |    |    | 10      | 1  | 1  | ..    |    |    |
|       |   |   | ..               |    |    | 35      | 4  | 0½ | ..    |    |    |

We have no means whereby we could explain how this interesting little society came to an end. But what is essential to remember is that it started without patronage or help from either bishop or layman. It was the creation of a few poor Scottish weavers, who in all likelihood had never heard of co-operation, but simply saw in an associated effort of this kind a means whereby they could supplement their scanty and uncertain earnings. Owen, it will be remembered, was not born till two years after

this village store was an accomplished fact. Three out of the twelve who formed the first committee could only sign by his mark ; which, considering the times and the circumstances, is a fair reflection of the state of education in the country districts of Scotland, and it is nothing to be ashamed of. Note the last sentence or two regarding loyalty to the society : modern co-operators have something to learn from this the first co-operative society in Scotland. This list of committeemen's names ought to find a place among the leaders of co-operation.

If one could believe the traditions of many villages in Scotland, Fenwick was certainly not the only society of its time, as you will find everywhere, especially in old weaving towns, some one who will repeat the tales of a grandfather, or it may be a grandmother, of how the "meal society" passed away in their village.

Eight years after Fenwick was launched, we come upon another co-operative society, which began business in the year 1777 : this was Govan Victualling Society. Govan at the time mentioned is described as a pretty village on the banks of the Clyde, some distance from Glasgow. Weaving was the chief industry of Govan in those days, and in all probability this was another spontaneous effort on the part of the craftsmen to improve their position. For one hundred and thirty-two years this society continued in business with varying success, till in 1909, because of its indebtedness, it closed its doors ; and the sad part of its long life is, that it kept no record, at least there is not a shred of material left to tell the story of bygone co-operation in Govan. The oldest inhabitant in the Govan district will tell you that their parents and grandparents looked upon the store as having been there for all time—no one could give any idea of its beginning. "It was too far back," they said. Above the door it proudly intimated that it was established in 1777. It was one of the few remaining societies that held a licence, which certainly did not commend it to modern co-operators. Still, all were more or less sad to see the end of a society which had weathered the storms and changes which are bound to take place in one hundred and thirty-two years.

## LENNOXTOWN VICTUALLING SOCIETY.

1812.

The nineteenth century was only a few years old, when a small group of poor weavers might have been seen almost nightly in earnest discussion at the street corner, in the little village of Lennoxtown in Stirlingshire. The war on the Continent was still raging. Napoleon's marching and counter-marching through Europe was the theme discussed in press, and sometimes in pulpit. Wellington's victories in Spain were eagerly watched, as almost every district had contributed some of the "food for powder." Trade was languishing and taxation was on the increase; food was scarce and dear. Naturally one would have expected that our weaver group would have been discussing some of the great problems that were disturbing the whole of Europe. Not they; the theme of their discussion was a remedial measure to cope with the misery around them. They denounced the rapacity of the traders in these trying times in no measured terms. They argued that life to the poor would soon be impossible if food could not be procured on easier terms than at present. It is very improbable that any one of them had ever heard of co-operation, but unknowingly they fell into line with the only scheme that could help them. They would buy food in bulk and divide it at cost; but, like many others, they were arrested on the threshold of their plan. They had no money! And here the question had to rest for a long time. But their hopes had been stirred, their intelligence awakened, and that was a step forward. After much consideration, and no doubt much self-sacrifice, enough was got together to begin a co-operative society in a small way.

This was in the year 1812—fancy, three years before Waterloo; or, to be more particular, it was the year in which Napoleon began his disastrous Russian campaign, when Moscow was burned and his terrible retreat ensued. These historical remarks may be unnecessary, but they fix the distance of time. Well, in 1812, Lennoxtown Store started, and it is running to-day, in 1910, with all the vigour of youth. The first minute-book of the society



has been lost. What an immense number of minute-books of societies have been lost ! We sometimes wonder if some one has been making a collection of these interesting volumes ; if so, there must be a grand collection somewhere.

The second minute-book, beginning in 1826, is before us, the rules or articles of the society being written in a clear and legible hand. Some of the articles are worth quoting, just to show the spirit that animated the men at the beginning of last century. We give the exact words and style as in the old book.

#### ARTICLES OF THE LENNOXTOWN VICTUALLING SOCIETY.

As friendly society and real interest is a virtue commendable in mankind, we, the under subscribers, having taken the same into our serious consideration, have thought proper to form ourselves into a society for our mutual interest, by the name of the Lennoxtown Victualling Society, in order to provide ourselves with the different necessaries of life at the cheapest and easiest terms we can, for which purpose we agree to the following articles :—

ARTICLE I.—That in order to conduct the business of this society in a proper manner, we shall elect six managers from a leet of twelve members—six nominated by the managers and six by the members present, and the six who shall have the majority of personal votes shall be declared duly elected, and from these elect a preses, treasurer, and secretary, who shall enter into office at the balance, and remain in office six calendar months. The other three assistants to enter into office at the end of three months thereafter, who shall also continue six calendar months in office. The society shall then choose three auditors, who shall attend the inventory of goods, and shall make a statement of the society's affairs at the general meeting called for that purpose, and said report to be within three weeks after the inventory ; one of these auditors to go out of office at next balance, and another elected to succeed him in office. At same time, be it enacted that at the taking of the society's debts that both the old and new preses shall attend, in order that the old preses may see how matters stand since he came into office and the new preses may know how they stand upon his entry. But upon these or any other member refusing to bear office, he shall pay a fine of five shillings, to be added to the society's fund.

Articles II. and III. run on much the same lines as above, and deal with the appointment of salesmen, etc. But article IV. may be quoted to show how the society was to be financed.

ARTICLE IV.—Persons wishing to become members shall apply to the managers for the time being, who shall take a note of their names and report them at the first general meeting, and these only shall be admitted members who shall have a majority of silent votes of the members present. But be it understood that no person can be admitted a member who resides above one mile from either end of the village of Lennoxtown, nor any person who retails any article the society deals in, bread excepted. Persons becoming members as above shall deposit in the society's funds not less than four guineas of input stock, who shall be entitled to credit each month to the amount of one guinea; but in case such member should find it inconvenient to deposit the above-mentioned sum, he may, by depositing two guineas or more, have the deficiency made up by the society by his paying five per cent. interest for the sum advanced. But be it understood that he or they shall pay into the society's funds at the rate of five shillings per share of entry-money to entitle he or they to a share of what sum or sums may be recovered of the society's outstanding debts, and said sum to be deducted from his first profits. Members may increase or decrease their stock according to their family consumpt, but such increase or decrease shall be at each balance. But any member who leaves a balance of his account at the month's end shall not be entitled to profits while in arrears. And any member or members who are found purchasing more of any article the society deals in than he or they consume in their own family, shall be held liable to the forfeiture of profits for six months; as also any member or members who shall divulge any of the society's transactions whatever shall be fined in the sum of one guinea.

We quote one more article, which is exceedingly interesting, explaining as it does the method of dividing profits nearly a century ago.

ARTICLE VI.—The criterion by which members shall be entitled to draw profits is when consumpt for six months is under the stock to be rated by the consumpt, and when the consumpt is above the stock to be rated by the stock, observing always that one-fourth constitutes the stock. Each member shall bear his proportion according to his input stock. The profits to be divided and paid annually to the members as soon after the Whitsunday balance as the books can be settled.

The above quotations may suffice to show what cautious and clear-headed men led the movement nearly a hundred years ago. Unfortunately the members were largely of one occupation or trade, so when depression fell on that trade the little store was sorely strained, and it required all the intelligence of its guides to keep it afloat. In 1826 the trade of the country was very low, and employment in the weaving trade was exceedingly scarce.

Thanks to these old societies, many a poor but honest family was enabled to bridge over the hard times by means of the little capital which had accumulated at the store. Others, perhaps less thrifty, were soon face to face with dire poverty. But the store managers, who knew the habits of each of the members, were invariably sympathetic with deserving cases. At one meeting, according to the minutes, held in December 1826, the auditors reported, "That in consequence of the stagnation of trade, a number of members had been unable to make good their payments, and the auditors have deemed it prudent to lay aside the sum of sixty pounds sterling as debts that were formerly considered recoverable. Some of these debts are from one to two years' standing. Notwithstanding, they think that a considerable part of them may be recovered, but they think it improper to divide upon money that you cannot depend upon its being paid at the time."

In this sensible and business-like way Lennoxtown Society weathered many a storm in which, with less sagacious leaders, they would certainly have come to grief. All through these old and interesting minutes the same care and caution may be observed. Now humorous and anon tragic incidents crop up in abundance, but the intelligence of the committee was always equal to the occasion. Thus for ninety-eight years, with the ebb and flow of success, this little society has kept the lamp of co-operation burning: it has been a social beacon for a century. May it continue its usefulness for centuries to come.

We have reason to believe that by the beginning of the nineteenth century there were several societies in the North of Scotland. In Fifeshire and Forfarshire there are still stories told of old "societies" in several of the towns and villages where now prosperous modern societies are flourishing. All of them seem to have been initiated and worked without the slightest communication with each other; and if some of them passed away, they left a feeling of sadness—of what might have been if they had been better managed. It is pleasant to turn to some of those societies which, by the pluck and determination of the men who led, not only succeeded in surmounting the initial difficulties, but successfully guided their frail barques through many a storm which threatened to overwhelm them in the early period of their existence.

18/10/10



## CHAPTER VIII.

But we can fill a life-time  
 With kindly acts and true;  
 There's always noble service  
 For noble souls to do.

—*Mason.*

## LARKHALL VICTUALLING SOCIETY.

1821.

**W**HILE writing these lines, an old minute-book belonging to Larkhall Victualling Society lies before us. Time-stained and discoloured, it contains not only the articles of association, but the minutes of meetings, written in a scholarly hand. Larkhall Society was formed in March 1821; and as many present-day co-operators must be interested to know how these old societies were started, and upon what bases they worked, we propose to give the principal articles of association in detail. Larkhall Victualling Society is in full life to-day, so that for the last ninety years it has kept the flag of co-operation flying.

## ARTICLES OF THE LARKHALL VICTUALLING SOCIETY.

March 1821.

**PREAMBLE.**—Prompted by a spirit of mutual interest, a number of the inhabitants of the village of Larkhall and vicinity, in the parish of Dalserf and county of Lanark, viewing with serious concern the many disadvantages they are under in purchasing the necessaries of life, have resolved to alleviate their circumstances as far as in their power; and in order to give their resolution a fair trial, they have agreed to form and unite themselves into a friendly connection, denominated the Larkhall Victualling Society, formed for the laudable purpose of procuring the necessaries of life from the first markets and on the lowest terms. And they hereby bind and oblige themselves strictly to adhere to the following rules and regulations, and to any additional articles that the society may deem necessary for the attainment of our object in view, and which shall be agreed to in terms of the following articles.

ARTICLE I.—That every person of a good moral character residing in Larkhall or its vicinity may be admitted a member of this society, constituted for the sole purpose of purchasing different articles and necessities of life at the first markets, and retailing them at the lowest possible terms; but none to be admitted a member under eighteen years of age, except the oldest son of a widow woman living in family with his mother, or the head of the family.

Articles II. and III. deal with the election of office-bearers and committee, who are called managers, the secretary being named clerk. The penalty for being absent from three meetings was a fine of two shillings and sixpence.

ARTICLE IV.—That each subscriber or member shall pay the sum of one pound one shilling as his subscription or entry-money, but no member shall be allowed to hold more than one share for his own individual interest; and at every quarterly meeting the managers are bound to lay before the subscribers the whole of their proceedings.

ARTICLE V.—There shall be a balance struck every three months by the acting managers; and although the intention of the society is by no means to accumulate money, yet in case of any being made, the whole shall go to the stock for a time. Persons wishing to become members at any future period must pay exactly in proportion to the value of the shares at the time, whether they are above or below the original entry-money.

It will be seen from this that no moneys were paid out unless the member withdrew from the society. The shares were valued every quarter, and persons withdrawing had to be satisfied with the value of their shares at the last balance, while a sum of six shillings was retained as withdrawal fee. There are seventeen articles all clearly drawn; the only one that calls for notice is article XIV.

ARTICLE XIV.—That peace and good order may be preserved in the society at all general meetings and meetings of managers, only one member shall speak at a time, who shall respectfully direct his discourse to the preses only. At such meetings, members shall not fall into committees, but attend generally to the society's business; shall on no account be guilty of cursing, swearing, using intemperate or offensive language of any kind. And members infringing any of these regulations shall forfeit twopence for the first, fourpence for the second, and sixpence for the third offence, to be declared by the acting preses; and failing payment when so ordered, the member shall be removed from the meeting, and not be entitled to any share of the profits or funds till a suitable apology is made publicly, and all fines and other sums due to the society paid up.

The seventeen articles are signed by eighteen members, including president, treasurer, clerk, salesman, and officer—whose duties were of a peculiar kind. There was also what was called a purchaser, an office apart from the position salesman.

It is most interesting to go through the minutes of the meetings of managers or committee of this society. Ninety years ago the most of their attention was taken up with the eternal debt question, in very much the same manner as a good few of our committees are engaged with it to-day. Threatening letters, summonses, even imprisonment is often suggested, but all these measures had no effect, so long as credit continued to be given. Of course, in a society constituted as this was, all irrecoverable debts written off reduced the value of the shares, and affected every member, who saw his holding vanishing quarter by quarter, till in 1825 the value of the shares fell from £1, 1s. to 4s. 11d.; but in 1828 they rose in value to £2, 8s. 8d.

This will give the reader some idea of what was called the economic system of co-operation. It is to be kept in mind that the committee fixed the amount to be charged over cost price, for the purpose of covering management expenses. Sometimes it was fixed too low, which resulted in a loss; at other times it was fixed too high, which, of course, enhanced the value of the shares. The duties of the officer of the society seem principally to have been to go round and warn members to attend any meeting to be held; the issuing of notices or postcards was not in fashion nor in practice in those days. The salesman was paid 16s. per week, which was then considered fair remuneration. The clerk or secretary had £3, 15s. per annum. The purchaser, who was chosen from the committee, evidently bought all the goods, and was paid 5s. per week. A singular practice was continued for many years after the society started. The New-Year festivities were held at "Auld Hansel Monday," and the committee, regularly as the time came round, resolved "that half a gallon of aqua be presented to every member to assist them in keeping the festive season." One would require to judge them charitably in this matter. Temperance had then made but little headway; and at births, marriages, and even



funerals, the aqua was too much in evidence. One outstanding feature of these old minutes may be noticed not a single suggestion appears of consulting or corresponding with any other society; immediate pecuniary benefit was the beginning and end of all their endeavours.

It must be interesting to many co-operators to see how the societies in these far-off days were recognised by law. The following is the certificate given by the Justices to Larkhall Society, which answered to some extent the same purpose as registration to-day:—

Hamilton, 7th March 1825.

Sederunt.

James Stewart, Esq., of Carfin.

William Hamilton, Esq., of Hamilton.

James Granger, Esq., of Laigh Neitherfield.

THIS being an adjourned Quarter Session of the Peace: The articles of the Larkhall Victualling Society, consisting of seventeen articles, and written on the nine preceding pages, are produced in this Quarter Session, and are approved of and confirmed in terms of the Acts of Parliament relative to Friendly Societies in Scotland.

JAS. STEWART.

John Currie, Clerk.

#### FIRST GLASGOW SOCIETY.

From the year 1821 co-operation began to make headway, especially in England. In the same year the *Economist* was started, and bound itself from the very first to explain Robert Owen's proposed associations. This may be said to be the commencement of co-operative journalism. It may save misconception if it is stated here that, at the time we write of, and for some time after, the word "co-operation" was used to indicate the communism of Owen, and was regarded by many as "socialism." Mr Holyoake says: "The term 'co-operation' came to be restricted to the humble operations of buying and selling provisions."

As was pointed out in an earlier chapter, Owen had secured many followers, and among his disciples none was more enthusiastic than Mr Alexander Campbell of Glasgow, who latterly became one of Owen's first missionaries. If the societies at this time in Scotland did not accept Owen's views, it was not the fault of Campbell. He was prepared to accept the ordinary co-operative society only as a means to an end; the land was his objective,

whereby the people could be employed, and he favoured the stores as a means of raising funds to purchase land.

By the year 1830 the first Glasgow co-operative society was in full swing, and Campbell was one of its leaders. A bazaar was opened in London Street in connection with this society, its object being to carry out Owen's idea of a labour exchange, similar to that which was tried in Gray's Inn Road, London. The bazaar accepted the products of labour, their value being determined by the time spent on their production, the cost of the material of course being taken into account; these productions were exchanged for other articles, valued in the same way. Little money was used in this system, as it was really barter. Where money had to be paid for an article, the society had notes of its own, with a face value of 10s. or 20s.; these notes were accepted for grocery and drapery goods by the co-operative society. This, as is well known, was part of Owen's plan; but it does not seem to have met with the approval of the members of the society, as we find, in 1831, notice of withdrawal given by a number of members, who were determined to start an Owenite society of their own.\*

In 1830-31, when the first agitation against the truck system was at its height, Campbell led the attack. He carried on a voluminous correspondence with Mr Joseph Hume, M.P., Mr Littleton, M.P., and others, who had a Bill before the House at the time for the purpose of abolishing the truck system. The following letters fully explain Campbell's position, and also show that co-operation was taking a firm hold in Scotland:—

26th January 1831.

MR LITTLETON, M.P. (for Staffordshire), London.

Sir,—As a great many societies are now in existence in various parts of the country, and others rapidly following, founded upon the principle of mutual exchange of labour, represented by a currency of their own, the Glasgow Co-operative Society are anxious to learn from you whether such currency as above referred to—a specimen of which is enclosed—will be affected in the event of your Anti-Truck Bill being passed into law. In order that you may have a just idea of the manner by which the business of such societies is to be conducted, I beg leave to state the following for your consideration. These societies are generally composed of

\* "Trades' Advocate," 1831.

the working-classes ; and their capital, held in small shares, payable by instalments, is to be applied to the following objects :— The purchasing at wholesale prices such articles of daily consumption as the members require, and retailing out to them and others at the usual retail prices, adding all profits to stock for the further object of giving employment to members who may be either out of work or otherwise inefficiently employed, and thereby still increasing their capital to obtain their ultimate object—the possession of the land, the erection of comfortable dwellings and asylums for the aged and infirm, and seminaries of learning for all, but more especially for the formation of a superior character for their youths, upon the principles of the new society as propounded by Robert Owen. Can the society, therefore, as a body employ its own members and pay the labour of such members in their own currency ? or will it be lawful for the society to issue their notes to other persons who are not members for labour done or goods deposited ?—no note ever being issued till its value be deposited in the bazaar. Your answer to the foregoing queries will, to a considerable degree, influence a number of the operative classes either to favour or oppose your Bill being passed into law.—I am, Sir, with respect, your most obedient, humble servant,

ALEX. CAMPBELL.

Co-operative Bazaar,  
42 London Street,  
Glasgow.

P.S.—In the event of the Bill being referred to a committee, sufficient evidence of the utility of such a mode of exchanging labour and produce can be given if required.

Mr Campbell, in the above letter, clearly shows the methods by which he proposed to carry on co-operative societies, and that the objects he had in view were quite in harmony with those of Robert Owen. The reply of Mr Littleton is interesting, in so far as it shows his willingness to alter the Bill so that it should in no way come into conflict with the co-operative societies for which Mr Campbell so anxiously pleaded.

Tiddeſly, 30th January 1831.

Sir,—Your letter of the 26th has juſt reached me. If I underſtand correctly the nature and end of co-operative ſocieties, I ſhould rather be diſpoſed to favour and protect them. I will ſhow your letter to the council of the Board of Trade, by whom my Bill was drawn, and we will conſider the means of withdrawing you from its effect ſhould it appear likely to affect you in its preſent form. The Bill will be committed *pro forma*, after the ſecond reading, for the purpoſe of reprinting it, previous to which ſtage (the committee) you ſhall hear from me fully on the point to which my attention is called. I truſt the operatives of Glasgou



will give me every aid in my endeavour to put an end to the loathsome practice of compulsory payment in goods or provisions in whole or in part. It is becoming a common system in many of the cotton districts, and must inevitably spread if not checked, and become general as it has done in some trades, in which the prices of produce and labour have been consequently thrown down to an extent involving universal misery and ruin.—I remain, Sir, your faithful, humble servant,

W. LITTLETON.

We are almost tempted to give in full an address that Mr Campbell delivered to the old Cambuslang Co-operative Society in 1831; it is full of genuine co-operative sentiment and hope; but it might be out of place at this point to dwell further on the great services and unbounded enthusiasm which he gave so unselfishly to the early struggling societies of Scotland.

18/10/10



## CHAPTER IX.

Honour and shame from no condition rise;  
Act well your part, there all the honour lies.

—*Pope.*

## BANNOCKBURN SOCIETY.

1830.

**A**NOTHER addition was made in 1830 to the ever-growing number of societies. In that year the historic village of Bannockburn, in Stirlingshire, began that splendid effort of mutual help which continues to-day, and will, we hope, for all time continue to carry on its great and useful work. It appears a resident medical gentleman, named William Buchanan, offered to give a lecture on the subject of co-operation to the villagers. The offer was gladly accepted, and was so successful that a committee was appointed to draw up rules for the formation of a co-operative society in Bannockburn. In the minute-book, which has been exceedingly well kept from the beginning, we find that on the 27th November 1830, a meeting of intending members was held, and, after hearing the rules read over, forty-nine persons subscribed their names and agreed to abide by the rules and regulations as read. The rules follow the usual lines, in fact they were largely taken from the Glasgow Co-operative Society. One or two may be quoted, to show the methods adopted eighty years ago:—

ARTICLE VI.—The capital of the society shall be held in shares of one pound sterling, and to be paid (if necessary) by instalments of not less than one penny per week. Members on registering their names shall pay one shilling as part payment of their share, and for every deposit of five shillings a proportional share of the profits and liberty of voting shall be allowed, but no member to hold more than one share; children, however, may be entered as members, but shall not be entitled to vote under fifteen years of age.

ARTICLE VII.—Any person desiring to leave the society can only get his share and the profits thereon in goods at the retail price of the bazaar, after paying a deduction of ten per cent. to the funds of the society. But a member removing out of the parish of St Ninians will be allowed his share in money, with the profits thereon as declared at the last general meeting; and when death takes place in the family of a member, or is himself rendered unfit for work from bodily affliction, he shall be at liberty to take goods at the society's prices to the amount of his share and profit thereon accumulated till the previous general meeting.

ARTICLE IX.—Members having paid their full share will be at liberty, if they find it necessary, to take goods on credit to the amount of five shillings, to be paid in full in one month from the time the first is taken.

ARTICLE X.—That so soon as the funds of the society shall permit, a bazaar will be opened for the purpose of retailing such commodities as shall be required by the members, or sold with advantage to the society (and be advertised in at least two newspapers); that no credit be either taken or given, with the exception of regulation IX.

There are sixteen articles set down embodying the constitution of the society, the above perhaps being the more important. They are signed by president, treasurer, secretary, and twelve members of committee, some of the signatures being splendid specimens of penmanship.

Here is an exact copy of the obligation that every official and member of committee had to sign before taking over the duties of his office:—"I, as a member of committee acting for the Bannockburn Co-operative Society, swear by Him who knoweth and trieth the hearts of every man, that I will discharge the duties that may devolve upon me, as far as it is in my power, with honesty and fidelity, as I shall answer to God." The salesman and other employees had a similar obligation to sign, so that they started their business with every evidence of their sincerity.

From the very first this society was successful; the determined stand made against credit was their saving clause. It was not till 1858 that the subject of credit appeared in their minutes. For twenty-eight years they had evidently kept both to the letter and spirit of their rules. After the above date the question crops up frequently, but from the strong expressions used against the system, one can gather that the majority were still in favour of cash payments.



There must have been some exceedingly able and energetic leaders in this little society. They had no sooner launched their grocery department than they took up the supply of butchermeat, which they carried on for a time with difficulty, and gave up ultimately, owing to losses. A cloth department was then established, also a shoemaking section. They divided their general committee into sub-committees, with officials for each. They had what they called a money committee—to-day it would be called a finance committee; and each sub-committee had to show a balance-sheet for their department. Of course, there was no printed balance-sheet; the accounts were simply read from manuscript at quarterly meetings. Profits were added to shares at the end of each year, the members receiving a card with the value added to their share or part of share; thus each member knew his holding in the society. We have seen from the rules that only after members had their shares fully paid up could they reduce their capital, and that by trading, unless they were leaving the society. Another peculiarity existed regarding loyalty to the society. If it came to the knowledge of the committee that one of the members was buying his goods elsewhere, he was at once summoned before the committee, and, if he was found guilty of inconsistency, he was fined 1s. or 2s. according to the enormity of the offence, and warned of heavier punishment should he continue in his unco-operative practices. Committees of the present day would have their hands full if they proceeded on the lines of the Bannockburn committee; but the moral obligation is or ought to be as great on members now as it was in this fine old society.

In 1853 the public spirit of the members was shown by an action which reflects much credit on them. The new Free Church building in the village was nearing completion, and it was moved that ten pounds be voted towards placing in the tower a clock that would be of great service to the public; there was a division for and against, but by a majority it was decided to give the sum named. A note in the minute says that almost all the members present who were connected with the Free Church, while they approved of the gift, refrained from exercising their right to vote.

In Bannockburn, as in many Scottish towns, there had been a baking society, serving almost the same people as the store. The energetic and intelligent portion of the members saw a waste of energy and money here, and set themselves to promote an amalgamation of the Bread Society with the Co-operative Society. Of course there were those who beheld disaster in such a proposal, but the committee of the Co-operative Society pressed the matter, as they said, in the "interest of the people." This was a statesmanlike action, which, when it was accomplished, added greatly to the popularity of the store.

It was not till August 1859 that any action was taken to place this society on the Rochdale plan; but when it was first moved that profits should be declared on purchases instead of on shares, the motion was rejected. It was again discussed unsuccessfully in 1860; and in 1861 another attempt was made to alter the system of dividing profits. The seconder of the motion to divide profits upon purchases characterised the present system as "robbery of one portion of the membership to give it to another." Only 13 voted for the Rochdale plan, while 38 voted for the old system. In April 1865 it was agreed to appoint a committee to inquire into and report on the principle of "dividing profits on purchases." A small committee was appointed, one of whom was Alexander Meldrum. When this committee reported in September in favour of a change to the Rochdale plan, the opposition had vanished, and it was agreed to unanimously that in future profits be divided on purchases.

Mr Meldrum was now elected president, and from that moment entered on that useful co-operative career which only terminated when advancing years demanded rest. Another worthy leader of this society was its secretary, Mr James M'Grouther. Intelligent and painstaking in all his work, and kindly and courteous to all with whom he came in contact, Mr M'Grouther was a fine specimen of the men who built up and maintained the position of Bannockburn Society.

The records of this old society have been searched to find if there were any advisers or correspondents who

in any way helped with advice. But no; with the exception of asking the opinion of Paisley Baking Society when they were about to amalgamate with their own baking society, there seems to have been no correspondence with the outside world. It is a splendid record. They built up an institution that is an honour to their memory. At the beginning, credit was not allowed to hamper their good work; they passed a resolution that no intoxicating drink was to be allowed on the premises; and they were most generous to those in distress. This is a society that co-operators may well be proud of. For eighty years it has carried the flag of our movement, and its future is still full of promise. This is another great victory for historic Bannockburn!

The wonder is that so many co-operative societies were to be found in Scotland in the early years of last century. Communication between them was nigh impossible. The press was a luxury that the workers could scarcely afford, unless by clubbing; but even the press of that date was not very sympathetic. The men who started our old co-operative societies were sturdy reformers, who expected no help from the class socially above them. Self-reliance was their motto, and most nobly did they labour for the good of their fellows.

#### PARKHEAD AND WESTMUIR ECONOMICAL SOCIETY.

1831.

In the year 1831 Parkhead was a weaving village entirely separated from the city of Glasgow, although to-day it forms one of its many suburbs. The weavers carried their webs to and from the city, and in those far-off days this was considered a fair day's work. To-day the return journey may be made by car or train inside of an hour. Like all the weaving villages in Scotland, Parkhead suffered keenly when by change of fashion or general depression of trade there was no demand for the particular kind of goods woven in the village. At the best of times the poor fellows who followed this industry made but a very indifferent living, so that they had little to spare for the proverbial rainy day: it was always a rainy day in some of these weaving villages.



In September 1831, a lecture was announced to be delivered in Parkhead by Mr William Thomson, who was himself a weaver in the village. The subject was to be "Village Economy," and the place of lecture the "Beaming-house." From the old minute-book of the co-operative society that was formed as a result of this lecture, we gather that the following points were discussed by Mr Thomson: (1) That labour is a natural and necessary exercise of man. (2) That labour is the true origin of wealth. (3) That it is not the productive portion of mankind, but the unproductive, which reaps the real advantage of labour. (4) That the selfishness of man has for ages been fearfully productive of wretchedness and woe. (5) That the magnitude of British labour is the cause of British greatness. (6) That the energies of commerce are paralysed by a system of unparalleled taxation and monopoly. (7) That the consequence of oppression is ignorance, poverty, and degradation. (8) That the possibility of adopting some better system of social economy is illustrated by the example of the ancient Spartans of Greece, the Waldenses of Piedmont, the New Harmonists of America, and the Moravians of the North of Ireland. (9) That it is in the power of the working-class to adopt such a system of economy as will be productive, not only of present good, but of great future benefits. Mr Thomson, it appears, dealt exhaustively with each of these points, and in conclusion he strongly urged his audience to form themselves into an economical society, whereby they could greatly improve their material position. He had carefully thought out the details of working such an organisation, for he laid down very minutely the methods to adopt, and the class of men to select to insure success. Indeed, he built up such an alluring structure of peace and plenty, that at the close of his lecture upwards of fifty subscribed their names as willing to form a society and become members. Poor fellows, they could subscribe little more than their names! According to records of the times, weavers of lawn, as they were, could only make from 6s. to 9s. per week. Under such adverse circumstances the society was formed. "The capital," it was decided, "was to be formed by 140 to 150 shares of

seven shillings each. Members to have the privilege of drawing from the store every week in exchange for their money, goods at the wholesale price to the full amount of their shares. The salesman to be a man of excellent character, who must produce to the society undeniable security to the amount of one hundred pounds for the honour and fidelity of his conduct. Further, that it is to be an unalterable law that no profit shall ever be exacted; that no credit shall ever be given or taken. The expenses of the society to be made up by assessments on the shares, these assessments to be paid every week. Its extension of capital—all indivisible profits and fractional savings that may occur in the process of dealing—to be devoted for a sufficient number of years to the good of the society."

All this, and much more, was laid down to guide the young society, but as yet not a penny of capital was forthcoming. At a meeting held in October, or one month after the lecture that had been the means of starting the society, it was intimated that £1, 16s. 6d. had been collected, and it was resolved that each member pay sixpence per week towards his or her share. Mr William Thomson, who had been the lecturer, was appointed secretary. Parkhead and Westmuir Economical Society was now fairly launched, and began its long and successful co-operative voyage. The minutes of this old society tell of many difficulties, of many hopes and fears. One or two references are made to other co-operative societies to the east of Parkhead, but no indication is given of their names or locality, even at this early date. It would appear to have occurred to some of the Parkhead committee that it would be a great advantage to join with the other co-operative societies in purchasing. The idea was accepted, and much was hoped from this proposed joint buying; but nothing came of it, as the other and neighbouring societies did not agree to the Parkhead proposition. Some strange entries are to be found in the old book. At one meeting in 1832, a special committee was appointed to keep a fire on for a whole week in a house they had taken. Another resolution says that the shop be shut to-morrow from three to eight o'clock to allow the salesman to attend

the great procession and demonstration in Glasgow Green in favour of the Reform Bill. The prices paid for goods are all set down, and it is interesting to compare them with present-day prices. Sugar was 55s. per cwt., tea 5s. per lb., brown soap 56s. per cwt., white soap 66s. per cwt., soft soap 21s. per firkin, candles 7s. 6d. per stone, and soda was 17s. per cwt. Balance-sheets were not printed, but carefully entered in the minutes, and read at the members' meeting. Here is a relic of those bygone days. It was in August 1833—"William Maxwell in the chair" (co-operative chairmanship must be hereditary).

The balance-sheet of the quarter was then read to the meeting, which is as follows :—

|                             |      |    |    |
|-----------------------------|------|----|----|
| Cash on hand .....          | £40  | 14 | 3½ |
| Goods .....                 | 86   | 12 | 0  |
| Gross amount .....          | £127 | 6  | 3½ |
| Deduct borrowed money ..... | 50   | 0  | 0  |
| Clear stock .....           | £77  | 6  | 3½ |
| Former stock .....          | 60   | 10 | 3½ |
| Increase .....              | £16  | 16 | 0  |

The above statement was all the financial information the members received, and they seemed perfectly satisfied. With varying fortunes this old society continued its good work at Parkhead till a few years ago, when it was absorbed by Glasgow Eastern Co-operative Society, which has opened many new and imposing places of business in the east-end, so that William Thomson's fine effort still lives in the larger and more modern organisation.

18/10/10



## CHAPTER X.

I reckon my trade  
May be my church, too, if the right heart is there,  
A-healing the wounds which the selfish have made,  
And helping the helpless their burden to bear.

—*Walter C. Smith.*

## SOCIETIES IN THE NORTH.

ONE cannot attempt to name all the societies in the country that had been started before 1830, but the mention of a few of them shows that the co-operative spirit was widespread. In Glasgow, there was what was called the Tradeston Temperance Co-operative Society, Glasgow Co-operative Society, and Bridgeton Victualling Society (started in 1800). Parkhead and Westmuir Economical Society began business in 1831. Cadder Society (Lanarkshire) dates from 1832. In Paisley there was the Charleston Co-operative Store, and later a society called West Street Society. A vigorous effort was being carried on in Cambuslang. New Lanark is mentioned as being in existence by this time. Muirkirk, in Ayrshire, had also its little store. Further north, we find that societies seem to have sprung up almost spontaneously. Lennoxtown Friendly Victualling Society dates back to 1812. Leven Baking Society (Fifeshire) began in 1828. The East Forfar was in existence in 1830. The Arbroath Equitable and the Brechin United Association, both strong and vigorous to-day, were established in 1833. The following year (1834) saw the beginning of the Arbroath West Port Association, while Kirriemuir ("Thrums") was launched co-operatively in 1839. It is to the credit of most of these societies' committees that they have preserved their minute-books during the past eighty years. Almost in every case these compare well with the modern minute-book both for style and caligraphy.

As these societies carried on their business on the same lines, or nearly so, it is quite unnecessary to go through the history of each. From their reports one can gather some idea of the class of men who were at the head of affairs in Kirriemuir. The following is an extract from the committee's report in 1867. After detailing the progress for the quarter, they say: "We have now, however, an individual at the helm of affairs in whom we have every confidence, and we think it is not too much for us to ask you to give us your confidence in this matter, and we have no doubt our united efforts will be crowned with success. Purchase your goods at your own store is a maxim never to be allowed to be out of sight; and yet we are afraid some of us forget it, as can easily be proved from the well-attested fact that they are not to be found in Kirriemuir parties more easily charmed than some of our members are with the melodious sound of the 'Forfar whistle.' In conclusion, we would earnestly recommend you to be true to yourselves, true to your fellow-members, and true to the cause you have espoused, a cause which is commanding the honest commendations of the statesman, the patriot, the philanthropist, and the divine; it is a power which has long been felt and owned by many, and is every day becoming more popular both at home and abroad. From the blessings which co-operation has conferred on us already, in the very limited way we have yet been able to apply it to ourselves, we think we are warranted in saying we have found a friend in our day of difficulty. During the brief period of our existence as a society we have had some uphill work to contend with, but we have overcome it. There may be more in store for us; we know not; but we know this, that we have received more injury from our pretended friends than from our open and avowed enemies. Let us, however, in return not render evil for evil, but do good to all as we have opportunity, and thereby help on that time, 'When man to man, the world o'er, shall brithers be, an' a' that.'"

From the above it will be seen that these old co-operators had their difficulties, "but aye a heart abune them a'." In the year 1867 they were baking twenty sacks of flour per week, their business amounting to £3,377 per quarter,

and their capital stood at £2,218. This society is still flourishing. It has a capital record to look back upon, and its members to-day may feel proud of their pioneers, for they added greatly to the comfort and prosperity of the working-people of Kirriemuir.

Perhaps a clearer idea of the working of these old societies may be gathered from their rules than from any other source, and it is only right to say that, in the early years at least, the rules were rigidly enforced and obeyed. The debt question—that perpetual enemy of co-operation—the committees fought manfully, and as a rule successfully; and when we consider the uncertain nature of many of their members' employment, the extremely small wages they were in receipt of, and the willingness of the ordinary trader to give credit, much honour and praise are due to those inexperienced and isolated committees for the bold and successful stand they made against the credit system.

Here we give a few quotations from the rules of the Arbroath Guthrie Port Provision Association, founded in 1833. The rules were revised in 1845, and provided:—

**RULE I.**—This association shall be designated the "GUTHRIE PORT PROVISION ASSOCIATION," and its object shall be to make bread, and to deal in bread, meal, grocery goods, and provisions generally; the various commodities to be purchased of the first wholesale dealers, of the best description, at cash prices, and to retail them at the lowest possible rate.

**RULE II.**—The capital or stock of this society shall consist of shares of two pounds sterling each, of which no member shall hold more than one share. Persons may be admitted members on paying ten shillings to the funds, five shillings on entry, and five shillings within three months thereafter, and shall be entitled to the same profits as regular shareholders; but persons entering in this way shall not be allowed to withdraw any part of their profits until their original entry-money, added to the profits, shall amount to a full share; five pounds per cent. shall also be deducted from their profits at each division for what the sum they have paid may be deficient of that paid by regular shareholders.

**RULE V.**—On paying the full amount of a share, or when a part shall have accumulated to a full share, each member shall receive a ticket, bearing the name and designation of the society, with a number corresponding to the number of his or her name on the roll of members. Transfer of shares will in no case be allowed, but members shall be entitled to withdraw from the society on giving three months' previous notice to the committee. Persons withdrawing from the society cannot be again admitted for one year, unless they pay the full amount of a share at entry:



In another rule, it is laid down "that all members shall be bound to purchase their provisions, groceries, and other necessities at the shop of the society; and should any member transgress this rule, the salesman shall be bound to report the case to the committee, who shall cause such member to receive notice by letter that his share of the profits is liable to be forfeited on that account. Should this notice be disregarded, he shall have no claim to the profits after the balance taken previous to his conviction. Should an appeal be taken to a general meeting, the vote thereanent shall be taken by ballot."

While this society held two general meetings in the year, it only divided its profits annually. Thus at the annual meeting in October, after a fair depreciation and other charges had been met, the net profits were divided on the paid-up shares. For some years the sum amounted to 17s. 6d. per share. The unfairness of this system of dividing profits, which gave to all alike, was raised in 1861, and a motion was carried to divide profits upon purchases. It is interesting, in view of the apprenticeship question now being discussed by us, to know that these old societies made all apprentices serve three years, the wages being raised annually by one shilling per week.

The infantile troubles that attack most young societies were not awaiting in the early days of this Arbroath Society, but the energy and intelligence of the leaders overcame every obstacle. They controlled the debt question in a way that might stand for a model to some present-day organisations. A list of the members and their occupations is before me, and, with one or two exceptions, they are all working-men, principally weavers and flaxdressers. Guthrie Port Association owes a debt of gratitude to its pioneers. The title of this society is now Arbroath Equitable Co-operative Society.

Only a year had elapsed since the starting of the above society, when we find a few working-men in another district of Arbroath forming a co-operative society, called Arbroath West Port Association. It was in the spring of 1834 that a few workers, anticipating, like their fellows in the Guthrie Port, the great good that would accrue to their class by banding themselves together in a co-operative society, started in a humble way in Keptie Street by taking

over the shop and stock-in-trade of a grocer, who became the first manager of the new store. The system adopted for dividing profits was similar to the other "soches," namely, equal dividend upon shares, irrespective of the shareholders' purchases from the society. By the year 1846 the society was in a position to build a bakehouse and begin the bakery business. In 1861 they decided to adopt the Rochdale plan of dividing profits on purchases, and from that time their progress has been rapid and substantial. In 1884 they completed their fiftieth year, when their membership was 1,783; their capital £13,640, equal to £7, 13s. per member; and, after providing for depreciation, etc., they divided £6,060 among their members at the rate of 2s. 6d. per pound of purchases. Another Arbroath co-operative triumph, which might be capped by amalgamation!

#### THE BRECHIN UPPER AND NETHER TENEMENTS SAVING ASSOCIATION.

In the year 1833, in the good old town of Brechin, in Forfarshire, the subject of co-operation was being discussed by a few working-men, who felt bitterly the pinch of poverty, and yearned for some means of escape from its thralldom. They were agreed that co-operation offered the means of escape, but they were absolutely penniless, and therefore could not take a single step forward. Five enthusiasts, viz., James Valentine, Thomas Dakers, Thomas Roberts, Andrew Lawson, and Hugh Kirkland, decided to call a public meeting. For this purpose they could only raise the sum of sixpence halfpenny. Sad at heart, they found this sum inadequate for their purpose. A friend was found who advanced the sum of twopence halfpenny; and with the ninepence thus collected the public meeting was called. It was a great success. One hundred and twenty persons gave in their names as members, and a committee of sixteen was appointed to carry out the preliminary arrangements. This was all very good, but still there was no money forthcoming. It seemed a hopeless project; without money they could not proceed further. They decided to borrow, but again they were faced with the difficulty of finding security. They tried the local banker, who could not see his

way to advance them a single shilling. Others were approached, with the same result. Another meeting was held, only to report that no one would trust them. Instead of being discouraged, the meeting appointed another deputation to proceed to Forfar, to interview another banker, and solicit his help. The banker listened to the deputation, who were full of hope if they had nothing else. That banker was a genius; he saw the class of men who intended to carry on the proposed venture; he read success in their honest and determined faces; and he surprised his deputation somewhat by promising an advance of one hundred pounds. There was great joy in Brechin. The money being forthcoming, the Co-operative Society was soon set agoing. In the preamble to the rules, they state in clear and incisive language that the design and aim of their work is to alleviate existing distress, to protect the scanty reward of toil and industry from becoming the prey of intrigue, fraud, or design. This brave little band continued to work on the old share system until 1861, when they amalgamated with the Joint Stock Association. The name was then changed to the United Co-operative Association, and the following year (1862) they began dividing their profits on purchases. They were not registered till 1883.

On the fifth of December 1883, over a thousand persons assembled in the new City Hall of Brechin to celebrate the fiftieth anniversary of the United Co-operative Association. Many of the most influential citizens were on the platform, to testify by their presence their appreciation of the good that had been done by the Association in the city during the past half-century. Only one of the pioneers was living, and he (Mr Valentine) found an honoured place on the platform. Reminiscences of the early struggles and difficulties were dwelt on, the grand work of the pioneers was eulogised, and the present position of the workman compared to that of 1833, when ninepence was their total capital. To-day they have a business of £60,000 per annum, and a profit of £6,000 to divide every year. Mr John Barrowman (of the Scottish Co-operative Wholesale Society's Branch at Dundee) delivered an able and exhaustive address,



dealing with the power of combined effort as applied to retail and wholesale co-operation.

Such is a brief sketch of this old society, which has done much good work in the city of Brechin, but which would greatly add to its power for good by amalgamation locally and by a closer relationship with our great federation, the Wholesale Society.

Scotland has every reason to be proud of these old societies, which fought their own battles and surmounted every difficulty by dint of co-operative enthusiasm and sagacity. Of the organisations that are so helpful to-day there was none. If their methods were somewhat crude, and their progress slow in the early days, it must always be kept in mind that each of them was groping after something, many of them knew not what ; each of them was convinced that combination would improve their position. They found what they were seeking for in the Wholesale Society, in the Scottish Section, and in the conference associations, all playing an important part in making co-operation what it is to-day. Before leaving these old and plucky societies of Forfarshire, which still continue to do good work, let it be said that they were the successors of societies whose histories are completely lost. The Rev. John Aitkin, who wrote about 1790, speaks of two societies of a distinctly co-operative character that were in existence at that time—one of them confined to members of the weaving trade, the other not so exclusive—both located in the Townhead of Arbroath. And when we are at present interested in schemes of relief and pensions for the poor, it may not be uninteresting to note that the weavers' society made provision for the relief of its poor members to the extent of 2s. per week.

So far as we can learn, these societies took their rise much in the same way as most of the old Scottish societies of the eighteenth century—namely, by a few weavers clubbing together, buying a bag of oatmeal or a quantity of other provisions, and then dividing the articles in such quantities as was desired. They thus procured the goods at wholesale prices, and no expense was incurred in retailing. The goods were kept in the dwelling-house of some trusted weaver, who willingly left his loom, which was adjoining his house, to supply

anything that was wanted. These arrangements could only last while a very few had to be supplied ; when the numbers increased, a small society was generally formed, and the advantages of co-operation were thus extended. The failure of any of these early efforts in no way discouraged others from taking up the work, and rearing some of the great societies that are so popular to-day.

In the "hungry forties," or even earlier, the experience of Forfarshire was also the experience of Fifeshire. In the district of Hauklemuir, Sinclairtown, which had been a centre of chartism, the weavers founded a little society for the purpose of securing cheaper food. The present Dysart Society began business in 1847, and, after some serious difficulties, became one of our flourishing societies. From the time of their joining the Wholesale Society, the Co-operative Union, and the local conference, their troubles seemed to have vanished, a proof of the power of united organisation. Tradition speaks of an old society at Kettle; and at several other Fifeshire villages one may learn of bygone efforts among the people to improve their position. Who knows but that it was to some of these old stories about co-operation we owe the founding of many of the successful co-operative organisations that are so successful in Fifeshire at the present time. The great development of the coalfields in Fife has been a most important factor in the success of co-operation for many years past.

18/10/10

## CHAPTER XI.

The palace, or the hovel,  
Where first his life began,  
I seek not of; but answer this—  
“Is he an honest man?”

—*Nicoll.*

GALASHIELS STORE COMPANY.

1839.

**W**E are indebted to Mr William Pringle, of Galashiels, for many of the following facts. Mr Pringle's historical paper on the subject of “Galashiels Co-operation” is a valuable contribution to the historic interest of the locality.

Galashiels, like its neighbouring town of Hawick, was strongly chartist in politics, and in 1838–39 there seems to have been a great similarity in the social conditions and political opinions of both towns. In the latter year the leaders of the chartist movement were in close correspondence all over the Border counties. From this fact we may assume that the start of the Galashiels Provision Store Company dates from the same year as the Hawick Store. Two gentlemen, who are remembered to this day with feelings of reverence and gratitude in Galashiels, were the trusted leaders of the local chartists—Mr William Sanderson, the founder of the Building Society, and Mr Alexander Johnston. Both of these stalwarts had given of their best for the advancement of the working-classes, both politically and socially. They had expected much from the passing of the Reform Bill of 1832, but it had not brought anything like the improvements they had counted on. Therefore, when the idea of forming a co-operative society was mooted, these two powerful champions of the rights of the masses threw themselves



into the new movement with great enthusiasm. The usual preliminaries were soon got over, and a small house was secured at 31 Overhaugh Street for the purpose of carrying on the business of a mutual help store. For nearly three years the committee did all the buying and selling, one of their number latterly being appointed store-keeper. The want of capital brought the usual difficulties. The shares were ten shillings each. Singular to say, when this society was started, the number of shareholders was the same as the famous Rochdale Pioneers—namely, twenty-eight. The capital of the society was £15, 10s.

The rules, which are dated 14th July 1839, set forth the objects thus: "To supply its members with the common necessities of life at the lowest possible price, and of good quality." Rule III. says: "All transactions of the society to be made with ready-money, both in buying and selling, but in cases of distress or want of employment a member may be allowed credit to the amount of his share or shares." In rule VI. there is a passage in regard to the selling of goods; "the price of which, in selling, they (the committee) shall always regulate to the cost price, expenses of the shop, etc., included, studying to have the price paid by the members always equal to those; any surplus profits to be divided among the members every three months by reducing the price of goods." Rule VIII. says: "No member to have power to demand from the storekeeper more goods than what he uses for himself and family. Any member who has more shares than one may grant cheques to his neighbours—non-members—one for each of his shares, should he not require them for his own use, authorising them to be supplied at the store at the lowest price, but to have no vote in the affairs of the society. All members and others who receive cheques must show them to the market-man when they want goods from the store. Should any member be found imposing upon the rules of the society, he shall be expelled and his shares forfeited." The other rules follow the usual lines as to the election of committee, etc.

It will be noted that, although the leaders of this society were well-known chartists, no political restriction is mentioned in the rules; all are made welcome to the advantages to be derived from becoming a member. It

appears that there existed in Galashiels, as early as 1666, an organisation named the Weavers' Corporation. This old association was co-operative in its theory and practice, and its object was to supply its members with all the necessary apparatus for carrying on the manufacture of woollen cloths. For nearly two hundred years it had proved a great boon to the small struggling manufacturer. In 1842, when manufacturers were independent of such an association, there arose an agitation for its dissolution. The proposal to dissolve did not find favour with the majority of the members, but a resolution was carried to establish a provision store with the funds of this old corporation. Considerable friction was caused by the resolution which had been carried. The result of further meetings prolonged the life of the Weavers' Corporation till 1875; it was then dissolved, and its property is now in the custody of the Burgh of Galashiels. The surplus funds of this old organisation, when divided, became the property of many who were members of Galashiels Store Company, and of others who were not members, who, with their new-found wealth, threw in their lot with the modern co-operators. Thus a society that had been in existence for two hundred and nine years was practically merged in the society which started in 1839.

The business prospered, but difficulties innumerable had to be faced and overcome. The bread supply was a continuous difficulty up till the time they resolved to bake for themselves. It is interesting to note that, among the societies appealed to at the time for information, two old societies are mentioned—Coupar-Angus and Alyth. In 1844 Galashiels Society established a bakehouse, and if the bread difficulties did not immediately disappear, they were now, at least, in a much better position to please their members. It was in 1844 that William Sanderson, secretary of the society, brought forward his proposal to divide profits on purchases. Of course he met with opposition, but by letters in the newspapers he kept up the agitation, and his efforts were crowned with success in 1846 or 1847. Till the year 1867 there was harmony and progress in Galashiels Store, but in that year a dispute arose in connection with the management. This difference of opinion, unfortunately, led to a secession

from the parent society. The Waverley Co-operative Society was formed, and its first shop was opened in Bank Street. The progress of the new society was great and substantial, and in time branches were opened in Galapark Road and St Boswells. There were now two co-operative societies where one might have done the work better. Some years ago this view was adopted by some of the leaders, and, to their credit be it said, they kept up the agitation for amalgamation. It has taken much time and work to convince everyone of the wisdom of such a step, but, happily, in 1909, the two societies which had worked side by side for forty-two years, became one. It is only right to say that for many years the committees of both societies acted in the most harmonious manner. Now that they have become one powerful organisation, the work will be more efficiently done, and co-operation, as well as co-operators, will greatly benefit.

Mention ought to be made of another co-operative effort set afoot in Galashiels in the early 'seventies. It was called the Cobden Co-operative Society. It had a feeble existence for about two years, when it was wound up. We believe most of its members became attached to the "Waverley."

#### HAWICK STORE COMPANY.

1839.

The jubilee of this important society was celebrated in November 1889, when a carefully prepared history of its first fifty years was published, from which the following facts are largely gleaned. The opening sentence of that history is at once striking and suggestive. It says, "The Hawick Co-operative Store Company is, beyond all comparison, the most important industrial institution in the town." The stocking-makers of Hawick from the earliest times have been noted for the intelligent interest they have always taken in politics. In the year 1838, a chartist association was formed in which the working-men of the town took a warm interest. Numerous meetings were held, where the "People's Charter" was extolled and the privileged class denounced. The men thus got to know each other. They were of one



opinion in politics ; it was thus a short step to be of one opinion for social improvement.

For some time before this date, when some of the commodities of life were high in price, it was not unusual for a few workmen to club together and purchase say a bag of flour, and distribute the same in small quantities at cost price. They now resolved to extend the system. A meeting held in September 1839 resolved : “ (1) That a joint-stock company be formed, to be called ‘The Hawick Chartist Provision Store.’ (2) That its object be to procure provisions to its members at the lowest possible rate. (3) That no persons be admitted as shareholders unless members of the Radical Association. (4) That each subscriber pay the sum of five shillings per share.”

The first general meeting of shareholders was held on 4th November, when a number of rules were adopted, and a committee appointed consisting of twenty-one leading chartists. The rules explicitly provided that no person was to be admitted to membership unless he was a chartist ; that the business was to be conducted on the ready-money principle. Every member had to take at least one share, unless in the case of a widow or other poor person, who by the payment of one penny could become a member, but have no voice in the management of its affairs.

The shop was opened on 9th November 1839. The value of the stock in the store, including furnishings, amounted to £13, 10s. 1d., certainly not a very large stock to choose from ; but the first day’s sales cleared £7, 9s. 1½d., or more than half the entire stock. The following is reported to have been the stock-in-trade when this now great and useful society began business :—

- Half boll of oatmeal.
- Half boll of peasemeal.
- Half boll of barley-meal.
- A cartload of coal.
- A few loaves of bread.
- A small quantity of groceries.

The first effect of the new store was to cause a reduction of prices throughout the town. Oatmeal fell 4d. per stone, although the price per boll remained the same. This was the first success, and doubtless gave heart to

the committee. The inauguration of this little society had benefited the whole population of Hawick within a few days of its opening. Our little band of chartist co-operators were jubilant over their effort; but it was evident that they must get more capital if they were to be entirely successful. The Stockingmakers' Society was approached, which promised the sum of £20 as a loan; but the treasurer of that society for some reason refused to hand over the money. The store committee solicited the legal assistance of Mr James Dickson, J.P., of Dickson & Laing, requesting him to enforce payment of the £20 which had been voted by the Stockingmakers' Society. Mr Dickson was opposed to the politics of the store leaders; still, he must have seen that co-operation was for the good of the people, and instead of assisting them by calling on the law as they requested, he himself generously offered the money as a loan. The offer was accepted, and the Chartist Store was thus helped on its way by the generosity of a Tory!

The arrangements for selling were similar to many of the early societies. The shop was open only in the evenings. On Saturdays it opened at three o'clock in the afternoon. The members of committee acted as salesmen, and were remunerated at the rate of threepence per hour. At this time there was a net gain of about 5s. per week, which was considered sufficient to pay a fair interest to the shareholders. The committee were most attentive to the many duties they had to perform. Every two weeks they evidently balanced their accounts to ascertain their position. As has been already pointed out, there was no limited liability in those days, so that if the store got into debt the members were liable for the total sum.

The business increased, but so did the difficulties. The buying of goods as well as the selling of them took time. The amateur salesmen were continually called upon to attend at the store, which meant practically the neglect of their own work. Then their inexperience led them into many an awkward position. The giving of the proper change to the customers seems to have been with some of them a difficult problem. A story is told of a woman who called at the shop for three half-loaves

of bread when the price of the 4-lb. loaf was  $7\frac{1}{2}$ d. ; she tendered a half-crown in payment of her purchase, and asked for the necessary change in return. The member of committee who acted as salesman for the time being, who was better versed in making stockings than in mental arithmetic, got completely confused, and at last exclaimed, "I'll be hanged if A can tell ye what change ye suld get ; gae awa' to Willie Hogg, and he'll merk it doon ! "

It was evident that a salesman must be appointed. Thus two months after the society was started, the secretary, Mr James Smith, was appointed at a salary of 16s. per week. The sales were now £30 per week. As the business increased the want of capital became more emphasised. In 1840 matters assumed a hopeless aspect, and it was only by dint of careful piloting that the tiny co-operative craft was kept afloat. There was only sixty-four members. By the exertions of the leaders, confidence, which had been on the wane, was restored, credit to half the value of the shares was introduced, and of course the trade per week increased. The committee seems to have managed the credit with considerable ability ; for in 1842 they removed to a larger shop in Sandbed, and an old woodcut shows the little shop, with the sign above the door, "The Chartist Store." This name was continued till 1852. In that year the Excise authorities insisted that the name of a member of the company should be put over the shop door. At first this was resented by the committee, but ultimately it was arranged that the name of "Henry Dove & Co." should be used. This designation continued till 1862. Henry Dove had been one of the outstanding chartists, a follower of Feargus O'Connor and Ernest Jones, and also a much-respected leader of the store movement ; hence the choice of his name for the co-operative society. As he left for America in 1853, the Excise people again interfered, but it was not till 1862 that the store was rechristened with its present designation. Another important change about this time was the admission of any person to the membership on payment of one shilling. The political element of the society had now disappeared. It was in 1850 that a special committee



was appointed to draft new rules in harmony with those of Galashiels Store Company; this included the dividing of profits on purchases. When this proposal came before the members, some of the largest shareholders opposed it. Some were still smarting over the excision of their old political principles; thus, when the new proposition was under discussion, some of these old political warriors said "the members now were no better than the d——d Whigs." Again, like so many other societies which had adopted the division on purchases, a new life was opened up to the Hawick Store. Extensions were made in all directions. In 1851 a bakery branch was added. Since then shops have been opened in every part of the town. The central premises to-day will compare with anything of the kind in a similar-sized town in the kingdom. By the time of the jubilee, this interesting society had a membership of 2,705 and a share capital of £36,726, and the sales for the jubilee year, 1889, were £120,530.

The above sketch is brief, and one is sorry that it was not possible to give in more detail the many earnest and intelligent efforts of the committees to spread the good influences of co-operation. In the Appendix it will be found that their energy is not exhausted; for the figures there show that they are still making sound and sure progress.

#### KINGSKETTLE JOINT-STOCK MEAL SOCIETY.

1840.

In a well-preserved minute-book of the above society we find the following statement, dated 16th June 1840:—  
 "A number of well-disposed individuals in Kettle and neighbourhood, having duly considered the great importance of a plentiful and regular supply of good wholesome meal at the lowest market prices, resolved to form themselves into a society in order to raise a fund with a view to obtain that desirable object. But as no society, however small, can be properly conducted without some rules and regulations for their guidance, we propose the following articles of constitution, which have been agreed to by the members, after being all read over; subject at all times to be revised, altered, or amended as circumstances and experience may dictate." Then

follow fifteen rules, or articles as they are called, much on the same lines as others that have already been given. There does not seem to have been any copying of each other's rules, for each has its own phraseology. Ready-money, good quality in articles sold, and the good character of the members, seem to have been the outstanding characteristics of these old societies. The shares were five shillings each, with no restriction as to the number of shares a member might hold. No matter how many shares a member held, he had only one vote. Their primitive methods of purchasing may be gathered from article 8 :—" That the committee have power to appoint one of their number to purchase meal or grain, who shall be paid two shillings and sixpence for each day he is out, power being lodged with the committee to regulate his pay when less than one day out." Any profit made was, of course, divided on the shares, and it is evident they had a fair amount of success. In November 1843 the original five-shilling shares were valued at six shillings and threepence. It was now proposed to change the Meal Society into a co-operative society. A public meeting of the inhabitants was called, and it was unanimously agreed to form a co-operative provision store. Ninety individuals took up three hundred shares, so that the old Meal Society disappeared in the Kettle Co-operative Society. The following poster made the change known to all :—

NOTICE TO THE PUBLIC.—The committee of Kettle Co-operative Society begs to intimate to the public that the store for the sale of provisions and other articles will be opened in the house lately occupied by the Meal Society, on Monday, 11th December 1843.

Kettle, 9th December 1843.

Thus Kettle Co-operative Society came into existence, and through all these years it has continued to spread its good influence over a large area. It was not till June 1863 that the question of dividing profits on purchases was taken up, and, after discussion, it was adopted by a majority of twenty-seven to twelve. It is not a large society, but it holds 233 shares in the Wholesale Society. Much would be saved in this little town to the co-operative movement if the Baking Society and the society we have just described would become one in practice as they are one in principle.

## KINGSKETTLE BAKING SOCIETY—1840.

REGISTERED IN 1872.

A vigorous and truly co-operative effort was made in the village of Kingskettle, Fifeshire, in 1840, when a few working-men, who were sorely pressed by the price of bread sold by the traders, conceived the idea of forming a society whereby they could supply themselves with that important article of food at cost price. The first information we can gather, from a minute-book of the time, states that, having organised themselves, they made arrangements to purchase the necessary utensils from a baker for £11, 10s. From its very inception this society has been prosperous. Of course its beginning was in a very small way, but, by energy and perseverance, the committee have built up a large and profitable business. They supply bread for miles around, and are loyal members of the Scottish Co-operative Wholesale Society. In the early days they delivered the bread with a small hand-cart drawn by a donkey, the driver being familiarly known as "Cuddy Grant." To-day, handsome vans perform this duty.

The committee of the Baking Society give bonus to their vanmen, and they report that the vanmen in turn do their utmost to increase the business of the society. They have adopted the "Climax" check system, and an up-to-date method of production. In fact, this old society has all the vigour of youth, although it is now seventy years old. It has a membership of 531, a share capital of £1,523, and the dividend declared last half-year was 2s. 10d. per pound. It is to be hoped that the Kettle Co-operative Society, which is also in a prosperous condition, and serving almost the same people as the Baking Society, will see it to be to their interest to join hands, and thus make one powerful organisation that will become the social centre of the whole district.

The fine old minute-book of the Baking Society contains many interesting local allusions, but it is an exception to the rule in regard to difficulties. All has gone well; able men have always directed the course of events. May it continue to progress, even if it decides to remain single. But our advice is—and it is for the good of all—unite with the local society.



We have made inquiries in Dumfriesshire as to early co-operative attempts there, but while rumours are plentiful, there is nothing to build on. Ayrshire has given much not only to Scotland but to the whole world, and outside of Great Britain is perhaps the best-known county in the kingdom because of its being the birth-place of Robert Burns. We now find (at least so far as can be traced at present) that it was the birthplace of co-operation; for we have seen that the Fenwick Weavers' Society was the pioneer of co-operation not only in Scotland but in the United Kingdom. It is thus singular that the poet above all others who wrote most of the brotherhood of man, and who was never tired of picturing the coming of that brotherhood for the good of mankind, should have made his entry into the world almost in the same decade as the first co-operative society, their birthplaces being only a few miles distant from each other.

#### DARVEL SOCIETY.

Seventy years had elapsed before we get the next co-operative birth in the same county: it was at Darvel, in 1840. There had been a co-operative effort before this time, but it was in a small way. In March 1899 there was great rejoicing at Darvel in connection with the laying of the memorial-stone of the handsome new buildings in course of erection for the co-operative society. Commissioner Cleland, president of the society, gave an interesting sketch of the society's history, from which the following summary is taken. It was in the year 1840 that a few hand-loom weavers met together to discuss the question of co-operation. They had no advisers, but that did not keep them from unanimously agreeing to the principle, which they had already tried to a small extent, and they decided to start a co-operative society. In their previous effort their goods had been retailed from one of their houses, and only at meal-hours or Saturday afternoons; now it was to be a regular society for the purpose of supplying the necessaries of life to all who cared to join. Nineteen villagers gave in their names, from whom was appointed a small committee to canvass the village for more members. In a short time,

this committee reported that they had received the names of thirty-six villagers who were willing to join. With this number of members the society was started. To their credit be it said, although they were in very poor circumstances, they resolved that the business should be conducted on the ready-money principle. Like most of the societies that had started up till this time, they adopted the joint-stock system. The capital was raised by shares and half shares, according to the size of the member's family. Full members were only allowed to purchase eight shillings-worth of goods per week, and the half members four shillings-worth per week; the reason for this restriction being that members with large families were considered to require only eight shillings-worth per week, and those with smaller families only four shillings-worth. Full members assisted in paying the salesman's wages by contributing twopence per week into what was called in the village the "society cess," while the half members contributed a penny for the same purpose. This weekly "cess," along with the small profit taken on the goods, was expected to meet all working expenses—for the labour of the committee was gratuitous. Each member received a pass-book, or purchase-book, which was taken to the store when doing business, and every purchase was entered in this pass-book, which was added up weekly, so that the rule regarding the full member and half member was strictly adhered to. By and by it was thought advisable to allow the members to purchase whatever goods they might require, so that the old rule restricting their purchasing became obsolete. This was followed by a higher percentage of profit being taken on the goods; and any surplus profit, after paying working expenses, was divided among the members and half members according to the share or half share held. After a time it was seen that the system of paying dividend to members on their share or half share was not all that could be desired, as the full member sometimes purchased very little and yet received double the dividend paid to the half shareholder, the latter being often the better customer, because he was burdened with a large family and had a very modest income. It was therefore agreed

to abolish the system of paying the dividend on shares and half shares; and the present system of paying the dividend on members' purchases was thereafter instituted, which commends itself as being more equitable and just.

In the year 1868 the Scottish Co-operative Wholesale Society was started. It has proved the binding force to societies throughout Scotland. On the 10th of June, in the same year, the Darvel society was registered under the Industrial and Provident Societies Act as "The Darvel Industrial Co-operative Society Limited." It was in this year also that the society started its drapery department, which has been a great blessing to the members. In the year 1871 the "cess" system was abolished, and was superseded by the establishment of a "loan," of which the members have taken full advantage. This is a way of gathering by systematic collection, and many a working-man has saved a few pounds in this way which he might not have done otherwise. In the year 1873 the bakery business was started, which has also been a great success, although in its early stages there were difficulties to overcome. In 1880 the central premises were built, and two years later No. 1 branch premises were erected. In 1892 a well-equipped building was erected for No. 2 branch, with dwelling-houses connected therewith. After a time shoemaking and tailoring departments were inaugurated; a coal depot followed; and ironmongery and crockery added in due time. One would have thought this was enough for a village with only 3,000 of a population; but no. The latest kind of breadmaking machinery was installed in the bakehouse, and the distributive central premises were fitted and lighted with electricity. In 1892 a fleshing department was added to the already long list of trading branches. Dressmaking in all its branches has now taken a place, and is contributing to the general success of Darvel Industrial. Members have been educated from childhood and by natural perception, till now throughout the village an intelligent grasp of co-operative principles has been learned by most. From the small beginning in 1840, when £500 would represent the annual turnover, and probably £50 the amount of share capital,



we find that the last balance-sheet represents £26,567 as members' claims, and the turnover for the half-year is £13,835. The population of the village has certainly grown considerably, but not in proportion to the increase of sales. The means by which this has been attained have been principally strict loyalty on the part of the members, earnest and capable men at the head of affairs, and a consistent allegiance to the Scottish Co-operative Wholesale Society Limited in all its purchases.

The above history of this enterprising society, given by one of themselves, is quite invigorating; no puffing, no loud and not over-truthful advertisement, simply the principle of mutual help adopted and rigidly adhered to—the result, an unqualified success in everything undertaken. Keep on with your splendid work, men of Darvel; what would your position have been to-day but for the men of 1840 and their worthy successors?

#### LESLIE SOCIETIES.

1840.

In 1840 a small society was started in the busy little town of Leslie, Fifeshire, and is all alive to-day. It appears that, some few years before the above date, the workers were dissatisfied with the extortionate price of bread as retailed by the town bakers, and, to remedy the evil, they formed a baking society. It was the success of this baking society that led to the formation of a regular co-operative society in 1840. Of course, it was started on the old lines of paying profits on shares, but, when it had been a few years in existence, the question of dividing upon purchases was raised, and as usual there were many who were opposed to the proposed change. The discontent increased when it was found that the "auld lights" were in the majority. The minority, having used and exhausted every means in their power to bring about the desired change, came out and formed another society, called the Leslie and Prinlaws Co-operative Society. The Baking Society was amalgamated with the latter society in after years, so now we have the two societies. The Leslie Society many years ago adopted the Rochdale method, so that there can be little if any

reason for two societies now. Some six or seven years ago, when the Leslie Society was in difficulties, caused by a former secretary, negotiations were actually opened up with a view to the Leslie and District Society taking over the older society, but nothing came of it. The younger society has a rapidly increasing business, and is administered with enterprise and energy. The older society seems now to have got over its difficulties. Both societies are loyal members of the Wholesale Society. It seems strange, in a small town like this, that two organisations, with the same aims and objects, should continue to work separately; a united association would be more economical, and more in harmony with co-operative ideals. Let us hope that we will soon hear wedding bells at Leslie.

#### SELKIRK SOCIETY.

1846.

The earliest record of this fine old society dates back to 1846; but even at that early date the share capital was £115, so that the real beginning must have been some time before the date mentioned. Two of the original members were alive in 1906, when the society held its diamond jubilee, and were able from memory to give a few details of the far-off start of the society. The "souters of Selkirk" were for generations noted for their intelligence and activity in political and social questions, so it was but natural that they should interest themselves in co-operation, seeing that a successful society had been in existence in Galashiels, only seven miles distant, since 1839. According to the statements of the veterans alluded to, when the little store was started the shopkeepers of Selkirk were inclined to treat the "souters'" experiment with contempt. The pioneers set up their first shop in Market Place, near the Kirk Wynd. Judging from the description it was not a very elaborate or attractive affair, but behind the little effort there were some strong and resolute men that were determined to succeed.

The society had been most fortunate in its choice of officials, who worked hard and continuously for the good of the society. Mr J. Anderson for a long time acted as

secretary in his spare time ; but, as the business increased, he was appointed secretary and manager, giving his whole time to the duties of his office. When he retired, the position was placed in the able hands of the late Mr Walter Rae, afterwards the successful manager of Alloa Society. Then the late Mr Adams held the position with credit for five or six years till his untimely death. Mr D. Fisher, the present manager, then took up the duties, which he carries out to the satisfaction of all concerned. The presidents of the society have also played a most important part in its history. Pastor Brown, of the Baptist Mission, gave valuable assistance during his chairmanship, and never doubted but that he was performing his duty to his Master in thus working for his fellows. Councillor T. Bolster gave five years to the work of the society as president, and during his term he won the entire confidence and respect of the membership.

The society has not been without its serious difficulties, some of them exceedingly trying and discouraging. When it was resolved to become a member of the Wholesale Society in 1884, there was a revolt by a section of the members, who formed another society, under the title of the "Selkirk Provident." Much could be said on this episode, but it would serve no good purpose to-day to rake up old and all but forgotten history. The "Provident" was not many years in existence when a secession from it took place, and a third society was formed, called the "Selkirk Equitable." The spirit of co-operation was now at its lowest in Selkirk, and competition was bound to exist among the three societies. There was not space for the three societies, and the "Provident" in due time passed away.

It is most interesting to note the progress of the parent society, in spite of its ungrateful family. When its jubilee was held in 1886, the members numbered 840, and the capital was £10,250 ; the sales were £29,435, and the profits £5,076. When we come to the diamond jubilee, ten years after, the membership was 1,157, the capital £27,566, the sales £42,464, and profits £8,512.

From time to time efforts were made to amalgamate the two societies, but without success. However,



towards the end of the diamond jubilee year of the Selkirk Society amalgamation did take place, but under very painful circumstances. The "Equitable" had not been successful of late, and the final balance-sheet, which was published under special resolutions of both societies, brought out a very serious condition of affairs. The share capital of the members, which had stood at £2,365, had to be written down to £591, or five shillings per pound.

In face of this disaster, the members of the parent society considered it to be their duty to take over the remnant of the "Equitable." Of course there were some heart-burnings, as some of the old members had not forgotten the secession of the "Provident," which really contained the members of the "Equitable." It was a wise and generous action of the Selkirk Society; if they could not save the members' capital, now unhappily gone, at least to some extent they could save the good name of co-operation. The following is a striking paragraph taken from the last report of the committee of the "Equitable":—"We regret the unfortunate state of affairs which this balance-sheet shows, especially after the loss which the members had to bear through want of dividend in November. The great depreciation in the share capital beyond what was anticipated is largely due to the number and amount of outstanding accounts due by members."

To the lasting credit of the co-operative societies throughout Scotland, and especially those in the Border Conference district, the loss sustained by the members of the "Equitable" was at once sympathetically taken up, and donations amounting to £954, 14s. 6d. (£400 of which was given by the Border district) were applied to redeem the loss of the shareholders. This, with some debts collected by Selkirk Society, and interest, reduced the loss to the shareholders to about three shillings per pound.

The Selkirk Society did not get much benefit from the amalgamation for some time; their own members' confidence was somewhat shaken by the disaster, while the members of the late "Equitable" did not at once recognise their duty to the Selkirk Society. It was

fully two years before the effect of this co-operative catastrophe disappeared from the locality. Happily the confidence of the members is now thoroughly restored, and the trade has reached a higher point than ever. For the last half-year (1909) the sales were £24,127, and the share capital was equal to £18, 10s. per member. The list of contributions to charitable institutions does the society infinite credit, while the educational committee is evidently doing good work. After the long weary years of discord and of storm and stress, it is to be sincerely hoped that for the future Selkirk Society will enjoy peace and prosperity.

#### THE HILLFOOTS SOCIETIES.

The traveller from Bridge of Allan to Dollar traverses that beautiful road which runs at the base of the Ochils, hence the name of Hillfoots which is used to denote the district. Three robust co-operative societies are grouped within a distance of three to four miles, each of them having carried on its useful work for over sixty years. The industries of the three villages are much alike.

**MENSTRIE.**—This society was founded in 1847, the weavers of the village being its promoters; and if it was impossible for it to grow large because of its circumscribed area, at least its pioneers and those who followed them were determined that it should be kept sound and safe for its members. It was not till about 1869, or at their ninety-third quarter, that they printed and published their report and balance-sheet. From this we find their sales were £842 per quarter; and as they had already proved the benefit of purchasing from the "Wholesale," of which they were an early member, they state that "the profits from their Wholesale purchases add nearly 2½d. per pound to the members' dividend," which was 2s. per pound of purchases. This little society has done its work as well and as co-operatively as some more pretentious organisations.

**ALVA BAZAAR.**—In the same year (1847) as Menstrie began its co-operative work, the neighbouring village of Alva also started its little store, which gradually won the confidence of the people of the neighbourhood. In May 1865, or eighteen years after the establishment

of the society, Alva was *en fete*. New premises were in course of erection, and the foundation-stone was laid by Mr Johnstone, the lord of the manor. After the interesting ceremony had been completed, addresses were delivered by Mr Thomas Hunter, Mr Johnstone of Alva House, and Mr Paton of Barrhead—and thoroughly practical addresses they were. About this time the society was doing a weekly average trade of £126; it had 223 members, and a capital of £1,596. In 1897 the society's jubilee was held. A magnificent public clock was gifted to the town; an outdoor demonstration was attended by many of the leaders of the movement, where some of the veterans fought their co-operative battles over again. Like the other societies in the district, Alva has always been true to its co-operative faith, both in buying and selling. A co-operative baking society is also situated in the village, but time, it is hoped, will unite them, which will be for the good of all.

**TILlicoultry.**—About a couple of miles farther north than Alva, we come to the picturesque village of Tillicoultry. Here co-operation was entered upon in 1849, and although, like the other villages in the district, it has a limited area to supply, it has been most successful in its good work. Twenty years after its formation (1869), the annual report says that “the total sales for the year amounted to £8,267, the drapery contributing £1,777; the capital of the members amounted to £1,993; the net profit for the year was £429.” This was only one year after the “Wholesale” had started; yet we find this society had paid its shares in full, which amounted to £75. They have taken an earnest interest in the welfare of the “Wholesale” since its inception. As at Alva, so at Tillicoultry, when in 1899 they held their jubilee demonstration, we had the honour of taking part in a most interesting ceremony—the presentation by the society of a beautiful polished granite drinking-fountain to the burgh. In receiving it in name of the burgh, the Provost said “it was not only a much-needed and useful gift, but a decided ornament to the town.” Like Alva, a baking society worked alongside of the store till 1905; but amalgamation since then has made for strength and economy.



One cannot leave the history of these old economic co-operative organisations in Scotland without expressing a feeling of satisfaction and pride. Modern co-operators must always have a difficulty in appreciating the co-operative position as it existed a century ago and for many years after. The members who joined the old societies had no limited liability as we have to-day; their liability was unlimited. Yet with this knowledge they trusted the men whom they elected as officials, and they placed their trust worthily. Very few, if any, of the old stores came to grief through dishonesty. Many which have disappeared have either been merged into other societies, or were quietly wound up by paying everybody their own. There seems to have been a high moral tone among the weavers and others who were the founders of so many of the early societies. In almost all the old rules they take powers for penalising persons who may be guilty of using bad language or who may take drink to excess; in this way they did their best to keep up a high moral standard. The reader must have noticed the unanimity with which these societies condemned the giving of credit, and also how they made provision to assist any of their members when in distress. Disloyalty they would not tolerate; and it is evident that a disloyal member to the store, which on joining he had promised to support, was a man not to be trusted, and he certainly did not get off scot-free from the enthusiasts who were members of committee. One may learn, in reading the old minute-books, that the members were guided by deep religious convictions. We do not say this because of much scripture quoting, but because of their actions. One illustration will serve. At a full quarterly meeting of one society the question of Sunday labour in the bakehouse was raised. It was discussed very calmly, and although it was pointed out regretfully that the ovens had to be kindled and the sponge for the bread set, it was agreed that a committee be appointed to inquire and report if it was absolutely necessary to do this work on the Sabbath. The committee reported in due time "that the work must continue; it was a work of necessity," and the report was regretfully accepted.

It may be urged that these old associations did very little good seeing that some of them divided so little of their profits. We think it said much for the character of those who formed the membership that they united and paid up their shares, which in most cases had to be done by small instalments, sometimes as low as a penny per week, and that they allowed their small profits to be used for the building up and consolidation of the society. Of course, they bought their goods at little over cost price, so that the benefit was immediate. The village trader of that time was not unlike the trader of to-day, always decrying the store and always willing to give credit. The thriftless villagers fell into his net and remained there. Yes, our predecessors in co-operative committees were men of character and ability, when we consider what they accomplished under circumstances where poverty, isolation, and inexperience were ever present; a strong feeling of independence and hope was their greatest asset. After the perusal of these old histories, one wonders at the failure of a modern society, where experience, advice, and help of all kinds which were unknown to the co-operators of the economic times, are available for the asking.

18/10/10



## CHAPTER XII.

Auspicious Hope! in thy sweet garden grow  
 Wreaths for each toil, a charm for every woe;  
 Won by their sweets, in Nature's languid hour  
 The wayworn pilgrim seeks thy summer bower.

—*Campbell.*

THE DAWN OF MODERN CO-OPERATION AND THE  
 MEN WHO LED IT.

**A**LTHOUGH this history deals entirely with co-operation in Scotland, we will have to cross the Border for a short time, to explain more fully how the new era in the movement came about. Before doing so, however, it will be necessary to discuss briefly the part a distinguished Scotsman played in the great change which is generally believed to have begun at Rochdale.

Mr Alexander Campbell, of Glasgow, it will be remembered, was appointed in 1837 one of the first missionaries under Robert Owen's scheme to advocate the cause so fully set forth in the "New Moral World." This appointment took him over a great part of the kingdom, lecturing in all the towns of importance. It will also be remembered that in 1830 he was the leader of the first Glasgow Co-operative Society, which at that time had attempted to carry out some of Owen's ideas in regard to a private currency and a labour exchange. Campbell was no ordinary man, as will be seen from his lectures and letters, and his articles which appeared in the *Glasgow Sentinel* some years after, when he became attached to the staff of that paper, then under the editorship of that fine old Radical, Peter Mackenzie. Sincere and enthusiastic, with a full and well-balanced mind, Campbell was soon a power to be reckoned with. He accepted challenges from all comers to debate Owen's schemes, and



acquitted himself in a way that brought out enconiums from his opponents. Mr Holyoake, who was personally acquainted with him, says: "He was the most fatherly-minded of all the missionaries, whose voice sounded like a truce; he was forcibly prevented preaching the new gospel of industry on Glasgow Green on Sundays; but he was an earnest, pacific advocate. Mr Campbell is remembered as one of the managers of Orbiston community. One of his daughters married Mr William Love, known as the chief Liberal bookseller of Glasgow. Mr Campbell discovered the principle of distributing profits in stores in proportion to purchases as early as 1827, which was acted upon in some stores in Scotland. The principle was rediscovered sixteen years later in Rochdale by Charles Howarth. Mr Campbell was for many years connected with the *Glasgow Sentinel*, a paper established by Robert Buchanan, the social missionary. An excellent three-quarter portrait in oil of Mr Campbell hangs in the hall of the Secular Society, Glasgow, where he was a valued speaker."

I have given the full quotation from Holyoake's "History of Co-operation," in the hope that it may catch the eye of some Scottish co-operator whom I trust may be more fortunate than I have been in finding some documentary evidence to establish Campbell's claim; for years I have tried, and have failed. If the old rules of the first Cambuslang Society could be found, I think some light might be thrown on this old controversy. Over twenty years ago I approached my old friend Mr Holyoake on the subject: he was a friend of both Campbell and Howarth. He said he could never doubt what Campbell said, and undoubtedly Campbell had claimed both publicly and privately to be the discoverer of the new system. "Is it not possible," said Mr Holyoake, "that the idea may have occurred to both." But he thought Campbell had it first.

At page 278 of the "History of Co-operation," the case is stated as follows: "The device of dividing profits with purchasers was original with Mr Howarth, although seventeen years in operation at no great distance from Rochdale. It is singular that it was not until twenty-six years after Mr Howarth had devised his plan (1844), that

any one was aware that it was in operation in 1827. Mr William Nuttall, in compiling a statistical table for the *Reasoner*, in 1870, discovered that an unknown society, at Meltham Mills, near Huddersfield, had existed for forty-three years, having commenced in 1827, and had divided profits on purchases from the beginning. But it found neither imitators nor propagandists in England. Mr Alexander Campbell also claimed to have recommended the same principle in an address which he drew up for the Co-operative Bakers of Glasgow in 1822 ; that he fully explained it to the co-operators of Cambuslang, who adopted it in 1831 ; and that a pamphlet was circulated at the time containing what he said upon the subject. Mr Campbell further declared that in 1840 he lectured several times in Rochdale, and in 1843-4, when they were organising their society of the Equitable Pioneers, they consulted him, and he advised them by letter to adopt the principle of dividing profits on purchases, and, at the same time, assisted in forming the London Co-operative Society on the same principle. No one has ever produced the pamphlet referred to, or any copy of the rules of any Scottish society containing the said plan, nor is any mention of it in London extant. Yet it is not unlikely that Mr Campbell had the idea before the days of Mr Howarth. It is more likely that the idea of dividing profits with the customer was separately originated. Few persons preserve records of suggestions or rules which attracted small attention in their day. All the Pioneers contemporary with him believed the plan originated with Howarth."

Such is the position of the claim made for one of the greatest, if not the most important discovery in connection with the co-operative movement. Rochdale was early in the field with co-operative ideas. As early as 1830, the *Co-operative Miscellany* states that a productive society had been formed for the purpose of supplying co-operative societies with flannels. The members numbered fifty-two, and the capital was slightly over a hundred pounds. Two distributive societies can also be traced to the same period in this locality. The late J. T. W. Mitchell, chairman of the Co-operative Wholesale Society, used to tell how his mother never could get rid of her suspicions

regarding co-operative societies, owing to the loss to her occasioned through the collapse of one of these early stores in Rochdale.

Previous to 1844, with the exception of the congresses held in various places throughout England, to consider the best means for carrying out Robert Owen's large communal scheme, co-operators both in England and Scotland took little or no interest in any united efforts being made beyond their own locality. Societies' rules were compiled with a view to suit local conditions. Officials acted on their own initiative without consulting the officials of other societies. But they all seemed to have the assurance that they had got hold of a scheme which would assist in improving the material conditions of their own particular members. It is only here and there that you find some of the more advanced and intelligent leaders expressing the hope of a drawing together of the scattered co-operative efforts throughout the country, and foreshadowing the time when the people as a nation would work together for a great common cause. It is only truth to say that these men were looked upon as dreamers, whose visions would never be realised. Men of this stamp were generally followers of and believers in the schemes and aspirations of the great Robert Owen.

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## CHAPTER XIII.

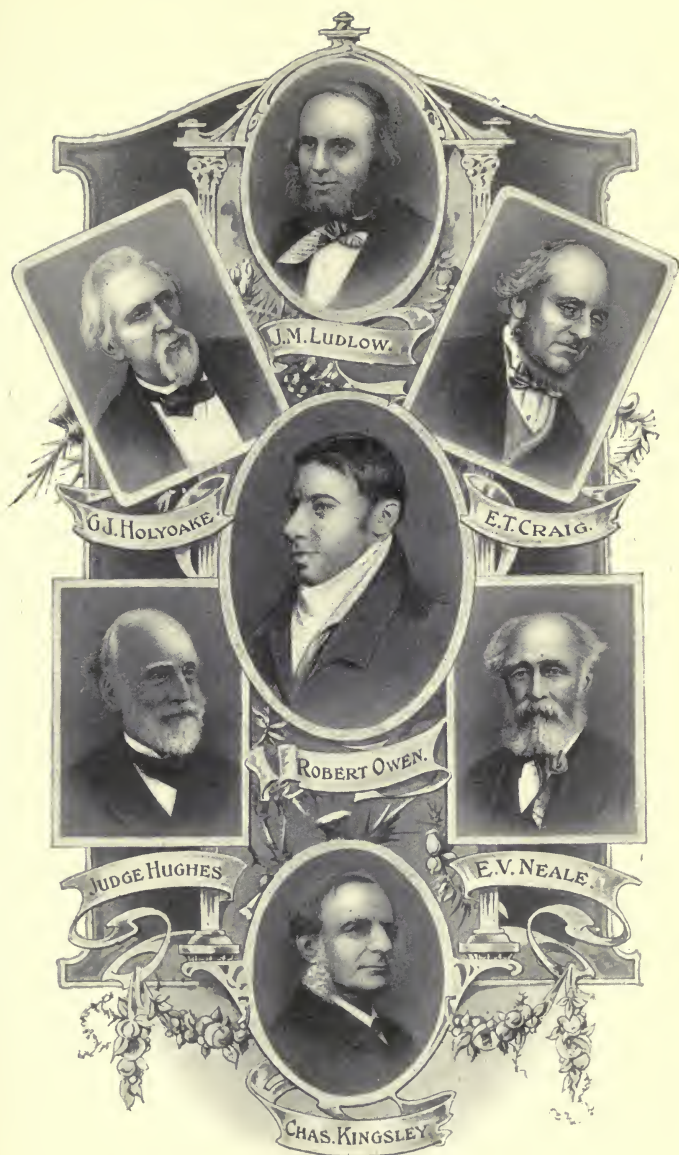
The thought was small, its issue great,  
 A watch-fire on the hill;  
 It sheds its radiance far adown,  
 And cheers the valley still!

—*Mackay.*

## CO-OPERATIVE LEGISLATION.

THE Pioneers of Rochdale started their little venture in the midst of poverty. The twenty-eight who formed the nucleus of the society were mostly flannel weavers, who were poorly paid and frequently out of employment. The relationship between employers and employed was not always what could have been desired. Many of the leaders of the Pioneers had been struck with the truths contained in the lectures and pamphlets of the Owenite missionaries who visited Rochdale in the early 'forties. Men like A. Campbell and Lloyd Jones had given them hope when they were despairing. So impressed were they with Owen's ideas that their first rules unmistakably pointed to the time when they hoped to found communities and employ their own members.

The proposal to subscribe twopence per week for the purpose of raising capital to carry out their great reforming ideas was naturally laughed at, but that in no way daunted the men who had conceived the plan. There was nothing new in their proposals till Mr Howarth brought forward the proposition to divide the profits of the store on purchases instead of on shares, which had been the system up till that time. One cannot say whether they had heard at this time of the Meltham Mills Society, which claims to have divided upon purchases since 1827. Howarth's proposal was at once adopted, because of its equity to all; and the twenty-eight weavers, with their



Early English Pioneers.





£28 of capital, started on a journey of hope for the amelioration of the people that will continue for all time.

It may be of interest to many Scottish co-operators to know the objects and plans of the Rochdale Pioneers. Being in possession of a copy of their first rules (a gift from the late J. T. W. Mitchell), we quote the following from that document, printed in 1844:—

**LAW FIRST.**—The objects and plans of this society are to form arrangements for the pecuniary benefit and the improvement of the social and domestic condition of its members, by raising a sufficient amount of capital, in shares of one pound each, to bring into operation the following plans and arrangements:—

The establishment of a store for the sale of provisions, clothing, etc.

The building, purchasing, or erecting a number of houses, in which those members desiring to assist each other in improving their domestic and social condition may reside.

To commence the manufacture of such articles as the society may determine upon, for the employment of such members as may be without employment, or who may be suffering in consequence of repeated reductions of their wages.

As a further benefit and security to the members of this society, the society shall purchase or rent an estate or estates of land, which shall be cultivated by the members who may be out of employment, or whose labour may be badly remunerated.

That, as soon as practicable, this society shall proceed to arrange the powers of production, distribution, education, and government; or, in other words, to establish a self-supporting home-colony of united interests, or assist other societies in establishing such colonies.

That, for the promotion of sobriety, a temperance hotel be opened in one of the society's houses as soon as convenient.

The above rule reflects exactly the system advocated by Owen's missionaries, one of whom, as we have seen, visited and lectured in Rochdale for a year or two before the starting of the society. If Alexander Campbell had not a hand in drawing up this first rule, he at least had the satisfaction of finding his sentiments embodied in it.

The only other rule which demands our attention is rule XXII., which deals with the division of profits. It may be said that this simple and new arrangement of dividing profits really revolutionised the co-operative

movement. It made co-operation attractive to all lovers of equity and justice; it placed all, however humble, on the same level. Consumption was the basis of division, instead of shares as formerly. Whether it was Campbell or Howarth who was the discoverer, it gave to co-operation a root principle which has been the foundation of its success.

RULE XXII.—That at each general meeting the officers in their financial statement shall publish the amount of profits realised by the society during the preceding quarter, which shall be divided thus: Interest at the rate of  $3\frac{1}{2}$  per cent. per annum shall be paid on all shares paid up previous to the quarter's commencement; the remaining profits shall be paid to each member in proportion to the amount of money expended at the store.

From this moment co-operation pulsed with a new life. A way had at last been discovered whereby the working-classes could supplement their scanty and irregular incomes. A new hope of helping themselves animated the despairing, and that without effort. All must consume, thus all could participate in the profits which formerly were so inequitably apportioned. The very poorest now had a chance, if they cared to accept it; for the shares could be got with accruing profits. Thus the sun of co-operation had risen, and its feeble rays gathered light and heat as the day advanced. Men from every corner of the earth were to feel its beneficent influence, as it mounted higher in the social firmament. The new system was naturally somewhat slow in being accepted. We cling to old customs, sometimes even after we are convinced that they could be improved upon. Some co-operators, when they heard of it, were suspicious of its success, and preferred to wait for a time and then judge from results. Of course the news of the departure at Rochdale travelled slowly when compared with what it would to-day. Railways had not long commenced, and were comparatively few, especially to out-of-the-way towns and villages. The stage-coach was costly, and communication generally, even by correspondence, extremely limited. Thus, through a variety of circumstances that do not exist at present, the Rochdale plan was some time at work before it became generally known to co-operators even in England.

In Scotland, besides the distance and the meagre communication between the workers in the two countries, we have to add our habitual characteristic of caution, which kept the new system from being adopted long after it was thoroughly understood by many of the leading men in the Scottish societies. Holyoake gives his opinion of the Scots at this particular time. He says, "Glasgow is a town where a prophet would say co-operation would answer. The thrift, patience, and clanship of the Scottish race seem to supply all the conditions of economy and concert. But though the Scottish are the last people to turn back when they once set out, their prudence leads them to wait and see who will go first; they prefer joining a project when they see it succeeding. There are men in Scotland ready to go out on forlorn hopes, but they are exceptions."\* If Mr Holyoake had known the unhelped and brave efforts of the early Scottish co-operators, he would probably never have written these words. As the early part of this history shows, they went out on forlorn hopes in scores, and triumphed where most men would have failed. At the same time, it cannot be denied that, while the leaders were anxious to adopt the Rochdale plan, many of the rank and file were content with the old system, especially the large shareholders, who from self-interest were exceedingly jealous of any innovation—hence the delay in accepting the new proposal.

The "hungry forties" did not add many new societies to Scotland, and many of those already in existence continued in trouble. It was in 1846 that Parliament was first called upon to deal with co-operative societies. The Friendly Societies Act of 1846 had a clause introduced that was termed the "Frugal Investment Clause," which enabled societies to be established for the frugal investment of the savings of the members by providing themselves with corn, coal, flour, and other necessities, or to provide education. This seems to have been the first legislative recognition of the humble store. Mr E. Vansittart Neale, Mr J. M. Ludlow, and other legal advisers of the societies were still dissatisfied with the state of the law in regard to co-operative societies. These gentlemen induced Mr Slaney, M.P., to ask for

\* "History of Co-operation," p. 275.



a committee upon the savings and investments of the middle and working classes. In 1850 the committee was obtained, and important evidence was given before that committee by men of various opinions, which included John Stuart Mill, J. Malcolm Ludlow, Thomas Hughes, and E. V. Neale. It may be inferred that the co-operative cause was in good hands when it had such an array of champions.

The direct result of this committee's report was the introduction in Parliament of a Bill by Mr Slaney, M.P., and the passing of the Industrial and Provident Societies Act of 1852 (15 and 16 Vict. c. 31). This Act, although it opened a separate register for these societies, continued to apply to them many of the clauses of the Friendly Societies Act. The new Act gave permission "to carry on in common any labours, trades, or handicrafts, except the working of mines, minerals, or quarries beyond the limits of the United Kingdom of Great Britain and Ireland, and the business of banking." The title of the Act is "Industrial and Provident." Mr E. W. Brabrook says that "this expression has never superseded the term 'co-operative societies,' by which they are familiarly known. It aptly indicates their two-fold operation. They are 'industrial' in their productive sense, as combining the labour of many for the benefit of the whole; they are 'provident' in the distributive sense, as enabling the member to economise the cost of the necessities of life and thus to obtain some modest luxuries, to increase his standard of comfort, to accumulate profits, to apply them to educational purposes, to become by their means the proprietor of his own dwelling, and in many other ways to improve his position. The industrial side of the system is most truly co-operative when it pays good wages, and gives the worker a share in the profits."

By the year 1860 it was seen that another extension of the Act was necessary, in order to give more freedom to the societies in dealing with their profits. The indefatigable Mr E. V. Neale and his friends were unwearied in their exertions to extend the educational side of the movement, and in the new Bill education was provided for. The Bill became law in 1862. Mr Brabrook says that this

Bill "granted the societies the privilege of incorporation, and assimilating them to companies under the Companies Act rather than to societies under the Friendly Societies Act. It retained, however, their more cheap and simple system of registration. They became, in fact, what the French call *sociétés à capital variable*, and in that lay the principal distinction between them and companies with fixed capital."

Again (in 1867) further amendments were made. It was Mr E. V. Neale who in 1876 prepared the Bill to consolidate and amend the Acts relating to industrial and provident societies, and it was passed in August of that year. The tendency apparent in 1862 and 1867 to assimilate the law to that of companies was now completely reversed, for, with the exception of the incident of incorporation and its consequences, the Act is almost a transcript of the previous year.

In 1893 the Co-operative Union, with the aid of Mr George Howell, M.P., obtained the passing of another consolidating Act. The amendments introduced were few, but some of them were important. The Act of 1876 had provided for the free inspection of the books by every member or person having an interest in the funds, saving only such entries as related to the individual affairs of other members. The Act of 1893 materially restricts this right, except in the case where it is granted by a subsequent amendment of rules. The Act enables societies to receive deposits of ten shillings at one time instead of five shillings; and it reduces the number of members who may apply to the Registrar to appoint inspectors or call a special meeting to one-tenth of the whole number, or, where the whole number exceeds one thousand, to one hundred members. Among the privileges which the Legislature grants to the societies are exemption from income-tax, where the society is not one that is limited to a certain number of members, and that deals with the public; nomination for payments at death; and all the privileges of incorporation.\*

As there has been some confusion of thought regarding this exemption from paying income-tax, let it be noted

\* "Provident Societies." By E. W. Brabrook, C.B., Chief-Registrar of Friendly Societies.

that the Act is quite clear on the subject. Article 24 says: "A registered society shall not be chargeable under Schedules C and D of the Income Tax Acts, unless it sells to persons not members thereof, and the number of shares of the society is limited either by its rules or practice ; but no member of, or person employed by, the society shall be exempt from any assessment of the said duties to which he would be otherwise liable." Observe that the society must sell to the public and limit its shares before it is chargeable.

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## CHAPTER XIV.

Have I done something for the general interest?  
Well, then, I have had my reward.

—*Marcus Aurelius.*

## THE SECOND GLASGOW CO-OPERATIVE SOCIETY

HAVING detailed the legislation that has taken place in the interest of co-operation for the societies in the United Kingdom, it will be necessary to return to the history of the Scottish societies. It will be somewhat of a surprise to most readers to know that not only in the "hungry 'forties," but through a large part of the 'fifties, co-operation in Scotland diminished considerably. Societies one by one dropped away, and very few new ones came into life. The reason does not seem far to seek. The societies that up till 1840 had done fairly well under the old system of ready cash and charging only a slight increase on cost price on the goods to cover expenses began to increase prices for the purpose of showing a profit, which they divided upon the shares irrespective of the purchasing power of the shareholder. The profits thus often went to the wrong persons. As long as there were no profits made there was no cause for dissatisfaction; but with the higher prices put upon the goods, and the largest purchaser in some cases getting little or none of the profits, because of being a small shareholder, the attraction to the store diminished. Credit also crept in; in some cases the committee being of opinion that by retaining the profit of credit members they would be able to safeguard the interests of the society. There was more credit than profit sometimes, which brought untold

troubles, and many useful societies between 1840 and 1855 simply withered away, leaving a bad odour in their locality, and certainly not improving the chance of co-operation succeeding in the district for many years to come. Two societies that are still vigorous came into existence in 1847, namely, Alva and Menstrie, both in Clackmannanshire.

It would be safe to say that the low-water mark of co-operation was touched in 1850. Then for some years there were wars and rumours of wars, that may have distracted men's minds from the subject. The Crimean War and the Indian Mutiny filled the political, and it may be said to some extent the domestic, atmosphere. But the recollection of the many failures in the 'forties had most to do with the lethargy of the early 'fifties. However, "when night is darkest morn is nearest." Railway communication was now an accomplished fact, and already a popular means of conveyance. Literature had become cheap and therefore more accessible. The press began to take an interest in social questions, and even gave items of co-operative news. Towards the end of the 'fifties, in every town and village in Scotland, the subject of co-operation was discussed. Societies such as Bannockburn, Arbroath, Larkhall, and others, which had never lowered the flag, were pointed to as examples to imitate. Communication was opened up with these old societies, who readily gave every information of how to start a society and how to keep it going. We see now how much we owe to the heroes of the early societies, who successfully overcame every difficulty, and were now shining examples of what was practically a new movement. The success of the Rochdale system was assured in many places in England; its simplicity and fairness appealed to many who were anxious to try it in Scotland. The street corner served in many towns for a meeting-place, after the day's work was done; in others the kitchen of a dwelling was the first committee-room of many wealthy societies to-day. With the years 1857-58-59, and the first five years of the 'sixties, it may be said that a new era opened for co-operation in Scotland. It is not possible to tabulate every society that came into existence during these eight prolific years, but, as the



JAMES M'INNES.





majority of them are still with us, we can form some idea of the great enthusiasm that spread over the country, and the new hopes that it stirred among the working-classes generally.

The Registrar of Friendly Societies appealed to all co-operative societies to have their rules registered under the Industrial and Provident Societies Act, but it is to be regretted that many societies gave no attention to the appeal; the result being that any list of societies the Registrar published was very incomplete and unreliable. As time wore on this state of things improved, and societies in out-of-the-way villages for the first time seem to have awakened to the fact that they were part of a great movement consisting of scores of societies, all animated with the same desires and like aspirations. They were thus brought into touch with each other, and the more richly endowed minds soon recognised that in the union of these scattered societies there was an enormous power for good. The "Wholesale" was already shaping itself in many minds, in a kind of nebulous form that only required the meeting of the leaders to give the dreams bodily shape.

What had been a long-felt want among the societies came at last in July 1863—the first co-operative journal in Scotland. It was named *The Scottish Co-operator*, and was edited and published by Mr J. T. M'Innes, of Barrhead. This little monthly was ably conducted, the price being only one halfpenny. Reports of societies' meetings, with extracts from their balance-sheets, were regularly published. An article on the progress and position of co-operation usually adorned the front page. These articles were almost prophetic; they indulged in describing the future of co-operation in Scotland, when production would run side by side with distribution. Truly, Mr M'Innes was a seer of no mean order. Many of the hopes—because they were only hopes—expressed by him in the early 'sixties have actually come to pass.

It will be remembered that among the early societies the Glasgow Co-operative Society played an important part as far back as 1830. It will also be remembered that dissensions and disunion were carried to extremes,

one party breaking away to start a new society more in harmony with Robert Owen's ideals. By 1850 nothing of the Glasgow Society remained, if we except a melancholy memory. Some time in the early 'fifties G. J. Holyoake delivered a lecture in the Trades Hall, his subject being "The Rochdale Pioneers." It is said that from this lecture the second Glasgow Co-operative Society took its rise. Alexander Campbell, who distinguished himself in the first society, was again an appointed leader in the second. The progress of this second effort was phenomenal; by 1860 they were branching out in various parts of the city. They had at least two branches on the south-side of the river; they had two branches in the east-end—one in Bridgeton and one in Calton—where they built a great pile in Marlborough Street; another branch in the northern part of the city, also a branch at Cranstonhill, besides their central premises in Stirling Street. If the ascent was rapid, the descent was equally sudden. Undoubtedly this was the largest society in Scotland at the time. They had what was then termed a modern baking department, and even supplied surrounding societies with bread, allowing such customers a portion of the profits made in the bakery in proportion to the trade done. They had also a fully-equipped drapery, and a boot and shoe department. They were an enterprising lot, but to-day we would call them reckless. They seem to have rushed into localities, opened shops, and were disappointed because the people did not flock to them. There does not seem to have been any preparing of the ground; they were continually planting without cultivating the soil. As the failure of this large society had a serious effect on the future of co-operation in Glasgow and district for many a year, it might be well to follow it to the end, and see really if co-operation got a fair chance to live, or whether it suffered most from its professed friends.

At a soiree held by the southern branches of the society in 1863, a Mr M'Gee, a member of committee, in an address tells the whole story of the coming downfall in a few words. He referred to those who had turned traitor to their principles, after inducing the Glasgow Co-operative Society to expend a large portion of its capital in fitting



up shops in all directions on the promise of persons giving them their support, but which they failed to do, thus throwing the burden on others. He said that, however painful it might be, there was no other remedy than to lop off those profitless branches from the society, and allow those who did their duty by purchasing to have the benefit of their own profits. He stated that the profits would yield a dividend of only sixpence per pound on purchases, owing to the reduction in the sales of several of their shops, which he recommended should be shut up as early as possible.

From the above it will be seen that this overgrown society was beginning to topple. The zeal of the leaders had outrun their discretion. The society had been barely six years in existence, and already had at least seven or eight branches.

We find Mr Alexander Campbell, at the twenty-third quarterly meeting, pleading with the directors to compel defaulting members to make good their engagements to the society. At another meeting he is advocating "the issue of the society's own co-operative notes, say for 5s., 10s., or 20s., payable at the stores of the society in goods for the money previously deposited, and these notes would no doubt pass current in payment by the members or others holding them, the same as money, as they will at all times command their value in goods at any of their stores when presented by their holders, or money might be even given for them by a discount equivalent to the profits on their value in goods. This was no new idea of his (he said), as it had been adopted by the first Glasgow Co-operative Society more than thirty years ago, and he was sure, if honestly carried out, it would greatly increase the business, profits, confidence, and success of the society, and co-operative principles (applause)." At this same meeting we find Mr William Barclay addressing and urging co-operators to do their duty. Mr Barclay will be remembered as a member of Kinning Park Society, and the generous donor to the Co-operative Seaside Homes, to which he presented about £2,000 to build the "Barclay wing" at Seamill. The first notice regarding the formation of a wholesale society was read at this meeting. It was proposed to have a delegate

meeting on the 6th March 1864, "to consider the necessity of establishing a wholesale depot or agency in Glasgow for the purpose of supplying co-operative societies in the West of Scotland and elsewhere with pure groceries and provisions from the best markets."

Countless difficulties seem to have confronted the directors of this society in 1864. The sales were falling away; a large number of the members had added nothing to their shares since they paid their first instalment. The directors summoned these defaulting members before the Justice of Peace Court and obtained decree against them. This in no way improved the position of the society, and a requisition was signed by twenty members to call a special meeting on 21st June 1864, "for the special purpose of winding-up the affairs of the society." A heated and somewhat acrimonious debate took place at this meeting, and the resolution was declared carried by three-fourths of the meeting, as against an amendment to adjourn for a month. For several reasons the winding-up did not really take place till May 1865, when the second Glasgow Co-operative Society passed away, after a continuous struggle during the whole of its existence, which only extended to about eight years. There can be no doubt that this large society fell a victim to the indiscretion of its own promoters and leaders, as, with greater caution and better thought-out plans of extension, it possessed all the conditions which in time would have made it a splendid and useful association.

Another co-operative society in Glasgow at this time showed for a while signs of great vitality, although its business was small. It was called the Southern Co-operative Society. In 1865 it had 136 members, the capital amounted to £223, and its profits allowed of 1s. 1d. for dividend. It carried on its good work for many years, but its area and members are now absorbed by the Kinning Park Society.

The Glasgow Artisan, the Tradeston Temperance, the Partick, the Star, the South-Eastern, the Southern, and the Anderston societies have all passed away, but the organisations now in existence are carrying on the work more vigorously, and certainly more efficiently, than these small societies could do.

18/10/10



Early Scottish Pioneers.





## CHAPTER XV.

Distribution shall undo excess,  
And each man have enough.

—*Shakespeare.*

## THE MODERN SOCIETIES AND THEIR LEADERS.

## PAISLEY EQUITABLE SOCIETY.

1858.

**T**WO years ago (in 1908) there were joyous demonstrations in Paisley, the occasion being the jubilee of the Equitable Co-operative Society. Fifty years before, a few poor weavers, after long and careful consideration, launched the Charlestown Co-operative Mutual Friends Society. At the time of starting, Paisley was in a very low position in regard to trade. The burgh itself was almost if not altogether insolvent. The famous harness-shawl industry was disappearing, and machinery was taking the place of manual labour. Soup-kitchens were to be found in every district for the relief of an industrious and intelligent population that had fallen on evil times. One wishes that he could have heard the discussions of these old weavers during the formation period of the Equitable. Many of them had been supporters of the chartist movement. All of them were keen politicians and well-informed workmen. They were now inclined to lay aside their differences in politics, and join together for the purpose of improving themselves materially. At first their business was small, and their difficulties great.

Among the outstanding leaders of this society Mr Alexander Hutcheson made his power felt. His quiet and intelligent argument carried conviction, while his old-world style of expressing himself endeared him to his

colleagues. "He is not a loud speaker, but a sound one," was the happy phrase employed by the chairman of the Wholesale Society, thirty years ago, when calling for order, so that Mr Hutcheson should receive a hearing, at a somewhat noisy quarterly meeting. Gradually the business of the Equitable increased, and by 1885 they were in a position to feu ground in Great Hamilton Street, where they erected tenements and a bakery. The various branches of business were added in due time, and branch shops were opened. In 1899 the buildings and hall in Great Hamilton Street were erected, at a cost of £6,000. Many excellent co-operators have filled the presidential chair of this society, and its managing secretary, Mr William Ritchie, has been connected with the Equitable for nearly thirty years. The management has always taken a lively interest in all co-operative federations, and it is quite refreshing to see the harmonious relationship that exists between the Equitable and Provident Co-operative Societies of Paisley.

#### ST CUTHBERT'S ASSOCIATION.

The following year (1859) a small seed of the co-operative tree was planted in the capital of Scotland. That seed has come to rich fruition to-day. By far the largest society in Scotland, it must be interesting to all co-operators to know what it sprung from, and how it has attained its present gigantic proportions. Edinburgh could not with truth be termed an industrial city, still there are a large number of workmen employed in printing, building, and cabinetmaking. Here was the nucleus for a co-operative society. In the west-end of Edinburgh, near Haymarket Station, several industries employed the right class of men, because their sober habits and thoughtfulness were suitable for initiating and developing co-operation. A number of them who had discussed the matter decided to call a meeting of the inhabitants of the district, and lay the proposal of starting a society before it. The meeting was held in August 1859, and was most successful, a committee being appointed to make arrangements for an early start. On the 4th of October a small shop was opened in Fountain-



bridge, within a short distance of the spot where stands the society's stately pile to-day. The first committee were men not only of considerable ability, but dogged perseverance and honesty of purpose. The first chairman, Mr. John Borrowman—father of Mr James Borrowman, who latterly became manager of the Scottish Co-operative Wholesale Society—was just the sort of man to float and pilot such a scheme. Mr Richard Lees became secretary in the early days, and he was perhaps the most valuable asset the society then had. Mr Sylvester Lowe was also an outstanding member of committee.

No fewer than five co-operative societies started in Edinburgh within four years after St Cuthbert's had been established. There was no competition between these six organisations; each worked in its own district, and by and by formed a kind of united purchasing committee. Although this foreshadowed wholesale buying, it did not work out to the satisfaction of all the societies interested. The names of the other five societies were: Edinburgh Co-operative Society, Richmond Place; Greenside Co-operative Society, Union Place; St Margaret's Co-operative Society, Abbey Strand; Water of Leith Co-operative Society, Dean Path; and Western Co-operative Society, Grove Road (now Grove Street). After a somewhat feeble existence, one by one these five societies passed away, leaving St Cuthbert's master of the situation. The debt question had much to do with the demise of the other societies; and but for the tact and determination of St Cuthbert's committee, it would have followed in the wake of the others.

Troubles and difficulties innumerable were surmounted by this brave little band. So hopeful had they become by 1863, that a branch was opened on the north side of the town, but was only kept open for about three years. When St Cuthbert's resolved to close this branch, the members who had been customers there resented their action, and formed a society called the Northern District Co-operative Society, which, after some infantile troubles bravely surmounted, became a great and useful organisation in the northern part of the city. In 1900, after being separated for thirty-four years, these two great societies amalgamated, and are now known by the name

of the first society—St Cuthbert's. The results of this amalgamation cannot be overestimated; harmony and goodwill pervade the whole organisation, whose membership is not much less than 40,000. About 1881, when St Cuthbert's was in very low water from various causes, there was a change of management, and Mr Alexander Mallace, of Armadale, was appointed manager. From that time the society went forward at an increased rate of progress. He reorganised the business, and established confidence, while branches of all the departments were opened in almost every part of the city. Some of the buildings belonging to the society are an ornament to an already beautiful city.

But St Cuthbert's has distinguished itself in other co-operative ways besides its great trade. Education bulks largely in its work. Classes for bookkeeping and kindred subjects are carried on during the winter months; musical evenings, by their own choir and orchestra, are held monthly, where a co-operative address is introduced, which seems to be much appreciated by the large audiences; a women's guild, with branches in different parts of the city, has lectures on subjects that must be helpful in everyday life. It would be no exaggeration to say that St Cuthbert's Association is as fully equipped as a co-operative society could be; all its agencies are fully appreciated by its members, whose lives and homes are greatly brightened and sweetened by its useful work.

Among a crowd of splendid men who have given of their best to St Cuthbert's we might mention Allan Scott and Thomas Cuthil, both of whom filled the chair at critical periods of the association's history; James Lochhead, who has filled all the offices, and is still a respected member. Many others could be named who fought for St Cuthbert's interests for many years.

The jubilee of the association was held in 1909, when the members presented the Royal Infirmary with a cheque for £1,800 to endow a bed. They also gave £1,000 to endow a cot in the Edinburgh Sick Children's Hospital. Some idea of the success of this large organisation may be formed from the fact that, since the humble beginning in 1859, it has divided profits among its members amounting to £3,646,726. Perhaps a clearer idea

may be got of the immensity of this, the greatest society in Scotland, and the second largest in Britain, by a study of the following tables, taken from "First Fifty Years of St Cuthbert's Co-operative Association":—

MEMBERSHIP SINCE INSTITUTION OF ASSOCIATION IN 1859.

|                                | No. of<br>Members<br>at beginning<br>of Half-year. | Admitted. | TOTAL. | Withdrawn<br>or<br>Written off | Present<br>Membership. | Increase. |
|--------------------------------|--|-----------|--------|--------------------------------|------------------------|-----------|
| 21 years ending Sept. 1880 ... | 63   | 2,034     | 2,097  | 672                            | 1,425                  | 1,362     |
| 5 " " Sept. 1885 ...           | 1,425  | 1,604     | 3,029  | 1,065                          | 1,964                  | 539       |
| 5 " " Sept. 1890 ...           | 1,964  | 7,196     | 9,160  | 2,149                          | 7,011                  | 5,047     |
| 5 " " Sept. 1895 ...           | 7,011  | 10,217    | 17,228 | 4,031                          | 13,197                 | 6,186     |
| 5 " " Sept. 1900 ...           | 13,197   | 18,086    | 31,283 | 6,891                          | 24,392                 | 11,195    |
| 5 " " Sept. 1905 ...           | 24,392   | 20,790    | 45,182 | 12,018                         | 33,164                 | 8,772     |
| 3½ " " Mar. 1909 ...           | 33,164   | 16,302    | 49,466 | 11,286                         | 38,180                 | 5,016     |
|                                | 63   | 76,229    | 76,292 | 38,112                         | 38,180                 | 38,117    |



## CAPITAL SINCE INSTITUTION OF ASSOCIATION 1859.

|                            | Balance at<br>beginning of<br>Half-year. | Paid in.       | Total.         | Withdrawn.   | Present<br>Balance. | Increase.     |
|----------------------------|--|----------------|----------------|--------------|---------------------|---------------|
|                            | £ s. d.                                  | £ s. d.        | £ s. d.        | £ s. d.      | £ s. d.             | £ s. d.       |
| 21 years ending Sept. 1880 | 30 0 0                                   | 15,369 15 10½  | 15,399 15 10½  | 5,437 2 0½   | 9,962 13 9½         | 9,932 13 9½   |
| 5 " " Sept. 1885           | 9,962 13 9½                              | 14,262 17 6½   | 24,225 11 4½   | 9,726 16 10½ | 14,498 14 6         | 4,536 0 8½    |
| 5 " " Sept. 1890           | 14,498 14 6                              | 71,180 1 6     | 85,678 16 0    | 22,490 18 3½ | 63,187 17 8½        | 48,689 3 2½   |
| 5 " " Sept. 1895           | 63,187 17 8½                             | 176,612 1 3½   | 239,799 19 0   | 70,559 15 11 | 169,240 3 1         | 106,052 5 4½  |
| 5 " " Sept. 1900           | 169,240 3 1                              | 302,737 19 10  | 471,978 2 11   | 166,836 9 9½ | 305,141 13 1½       | 135,901 10 0½ |
| 5 " " Sept. 1905           | 305,141 13 1½                            | 481,482 18 1½  | 786,624 11 3   | 269,339 9 10 | 517,285 1 5         | 212,143 8 3½  |
| 3½ " " Mar. 1909           | 517,285 1 5                              | 374,949 18 6   | 892,234 19 11  | 320,481 15 8 | 571,753 4 3         | 54,468 2 10   |
|                            | 30 0 0                                   | 1,436,595 12 8 | 1,436,625 12 8 | 864,872 8 5  | 571,753 4 3         | 571,723 4 3   |

SALES, PROFIT, AND DIVIDEND SINCE INSTITUTION OF  
ASSOCIATION IN 1859.

|                            |     |     | SALES.     |    |     | PROFIT.   |    |    | Average<br>Dividend<br>Rate per £. |
|----------------------------|-----|-----|------------|----|-----|-----------|----|----|------------------------------------|
|                            |     |     | £          | s. | d.  | £         | s. | d. |                                    |
| 21 years ending Sept. 1880 | ... | ... | 266,663    | 5  | 4½  | 24,407    | 2  | 7  | 1/4                                |
| 5 " " Sept. 1885           | ... | ... | 191,589    | 1  | 0½  | 21,806    | 16 | 1¾ | 2/1½                               |
| 5 " " Sept. 1890           | ... | ... | 723,043    | 0  | 11½ | 132,697   | 19 | 9¾ | 3/5½                               |
| 5 " " Sept. 1895           | ... | ... | 1,689,304  | 9  | 4   | 324,496   | 7  | 1  | 3/8.2                              |
| 5 " " Sept. 1900           | ... | ... | 3,202,283  | 6  | 11  | 651,813   | 1  | 7½ | 3/10.7                             |
| 5 " " Sept. 1905           | ... | ... | 6,071,748  | 4  | 1   | 1,350,187 | 6  | 1¾ | 4/3.6                              |
| 3½ " " Mar. 1909           | ... | ... | 5,105,009  | 13 | 5½  | 1,141,317 | 8  | 1  | 4/4                                |
|                            |     |     | 17,249,641 | 1  | 1½  | 3,646,726 | 1  | 5½ | 3/3½                               |





## CARNOUSTIE ASSOCIATION.

1859.

On the 26th November 1909 there were great rejoicings in Carnoustie, Forfarshire—the co-operators of the town were celebrating the jubilee of their society. The leading co-operators of the district were there to take part in the rejoicings with their brethren of Carnoustie. Two of the first committee were on the platform—all that was left of the “old guard.” The story of fifty years’ co-operation was told, and was listened to with great interest by the large audience. We have selected the following facts from another source, given in the local newspaper of the above date.

The pioneers were largely made up of weavers; for we learn that the first meetings were held in a weaver’s shop, the men sitting around with their feet in the “treddle-box.” After the committee was appointed, the question of getting capital was the first difficulty; they aimed at securing £100. In time this was obtained, but their first balance showed a loss of 15s. 9d. A succession of misfortunes befel them in regard to their salesmen. The first shop was ready for opening on the 27th December 1859, but no salesman had appeared. One of the committee, a mason to trade, at once volunteered to open the shop and conduct the business till other arrangements could be made; and he did so, with considerable success, till a salesman was forthcoming, when he returned to his chisel and mallet. The sales for the first day were £2, 16s. 5d., and they gradually increased till, in May 1861, they were £60 per week. By 1863, the business had become so prosperous that a larger building had to be secured. The rules were drawn on the Rochdale model, and everything seemed to be making good progress. But everyone was not quite friendly to the success of the new store. In December 1863 a letter appeared in the *Montrose Review* throwing considerable doubt on the solvency of Carnoustie Society. The committee saw that harm might be done if they allowed this correspondent to go unchallenged; they decided on a prosecution if an apology did not appear in the next issue of the paper. Of course, there was much excitement as to the result,

and the committee were anxious to allay any panic, which might have been serious to the young society. There was great joy when a letter appeared in the next issue of the newspaper, humbly apologising for the statements made, and withdrawing them unconditionally, the writer saying that he had been misled. This incident had a most beneficial effect, and raised the society considerably in the estimation of many who up till now had held back.

By 1866 a bakery was started, a horse and van was put on the road, and the store became more and more popular with the people living at some distance from the town. The sales had reached £10,000 for the half-year by 1873, and the dividend was 2s. 3d. per pound. The capital of the society was now £3,000. Drapery premises were erected, and a branch opened in the village of Monifieth; a tailoring department was added in 1874. By 1885 the capital had reached £10,000; but the sales had not kept pace, for we find they only amounted to £9,000 per half-year, whereas they had been £10,000 twelve years before. It was in this year that trouble arose over which check system the society should adopt. The metallic checks had been discarded in favour of paper checks, which were not favourably received by some of the members. The quarterly meeting decided in favour of returning to the metallic checks. This was the cause of a secession that immediately took place, and the seceders at once started the Carnoustie Equitable Co-operative Society.

There must have been some laxity in 1885 in allowing the grocery stock to accumulate to such an extent; it was valued at £5,849, but through the efforts of the manager, Mr James Anderson, in two years this was reduced by £4,000. In 1905 Mr R. J. Smith, C.A., Glasgow, was called in, and remodelled the system of bookkeeping. An educational committee was now appointed. It was not till December 1907 that this society saw its way to become a member of the Scottish Co-operative Wholesale Society. It has also attached itself to the Co-operative Insurance Society. This foreshadows even greater prosperity in the future, for co-operators have everything to gain by closer unity, and much to lose by isolation.

## BATHGATE SOCIETY.

The town of Bathgate, in Linlithgowshire, is situated about half-way between Edinburgh and Glasgow. We find it was in the year 1859 that the present healthy and progressive society came into existence. Its jubilee has just been held, when the story of its fifty years' useful work was told by its most efficient president, Mr Turner. One of the most intelligent co-operators in Scotland was secretary of this society for many years. We refer to the late Mr George Haldane. A good scholar, a profound thinker, and a careful speaker, Mr Haldane was respected by all who knew him, not only for his irreproachable character, but for his sagacity and kindness of manner. Mr David Gardiner, the respected chief of the drapery department of the Scottish Wholesale Society, received his early training in the Bathgate Society, which has fitted him so well for the wider field he now adorns. Mr Allan Gray, the efficient cashier of the Scottish Wholesale Society, was also in early life an active member of the society. Bathgate has never shirked its co-operative duties, being a loyal member of the federations, and taking an intelligent interest in all that pertains to progress.

## ST ROLLOX SOCIETY.

1860.

The co-operative store has been a valued institution in the north-eastern district of Glasgow for the last half-century. Its leaders have been noted for courage in the midst of continuous and serious difficulties, and also for their progressive and constructive policy. It was a long uphill battle, but peace and prosperity for many years now is the reward of their long and arduous struggle.

St Rollox Society came into existence in 1860. Its promoters were largely composed of the employees of St Rollox Works. The first year's business was very successful—in fact, in the latter half of the first year two shops were opened, one in Parliamentary Road and the other in Garngad Road,—they were doing a business of £1,500 per quarter. With caution, this was something to give hope for the future. It was this very success that brought about some of the difficulties which the society had to contend with before it was very old.



When the society was but three years old, the committee brought forward the following proposal, showing clearly the advanced class of men they were: "That two and a half per cent. be taken from the profits, to be applied for educational purposes, such as taking a commodious house in the district, and supplying books, newspapers, periodicals, etc., so that the members might pass an hour or so in the evening profitably."

A building fever seemed to have taken hold of the members; they must have suitable buildings to house their rapidly growing trade. Of course, if they had had plenty of capital, no one could have remonstrated, but capital was not forthcoming, and the building went on. This might have been overcome by borrowing, but a chapter of accidents followed in quick succession which all but overwhelmed the devoted band who led St Rollox. The leaders of this society, as we shall see, were no stay-at-home co-operators; they invested in everything co-operative, with the result that when the co-operative disasters of the 'seventies took place, they were deeply involved and lost heavily. In the "Ironworks," the "Cooperage," and the federated "Drapery," they had taken a part, and suffered severely. The members took fright, and simply ceased dealing; action was taken in the Sheriff Court, with the result that some of those would-be runaways had to pay up their shares and their debt as well. But a society cannot thrive on legal proceedings. The sales fell as low as £376 one quarter; there was little or no dividend for some time; and it is reported that the purchasing members only numbered fifty. Indeed, many of the leading men at the time thought that it would be better for all if the society, being beyond hope of reviving, was wound up. There were two old warriors who would not own defeat, and who by their heroic efforts actually kept life in the society when many thought it was practically gone. The two gentlemen referred to were Mr C. Stewart, secretary, and Mr Wyper, treasurer. Never was a case more hopeless, but never did physicians struggle harder to keep away the grim enemy. The wife of the treasurer placed her life's savings at the disposal of the committee, to help them in their hour of distress. So determined were these men to save the society, that some of their economies

deserve to be recorded. Of course, they were not remunerated for their services, and they agreed to fine any of themselves who might be absent from a meeting unless there was a valid excuse forthcoming. To save postage stamps, all correspondence in the city was delivered by members of committee or their families. Any printing that was required was done by the secretary, who had made a small printing-press, which he himself worked at home after giving his evenings to committee meetings. All this attention and economy had its effect. Modern co-operators owe much to such men; they saved many a society, and thus averted disaster in many districts where the death of a society would have retarded progress for many years.

It is noteworthy that, before the Scottish Co-operative Wholesale Society came into existence, St Rollox was dealing with the Co-operative Wholesale Society in Manchester. They had the honour through one of their members, Gabriel Thomson, to propose the formation of the Scottish Co-operative Wholesale Society. The same honour belongs to them, as we shall see, in regard to the United Co-operative Baking Society. They instituted the weekly half-holiday for their employees as far back as January 1869. They also took a prominent part in the Glasgow Co-operative Cooperage, which was begun in 1871, and two of their members were the liquidators of that concern in 1879. In 1870 they sent out letters to all the co-operative societies in Glasgow and district, pleading with them to meet and form a conference association, now known as the Glasgow and Suburbs Co-operative Conference Association. At the present time, when the amalgamation of the city societies is being discussed, it is interesting to note that in January 1871 St Rollox put forward a proposal to unite all the city societies. A meeting was held in the Drapery Hall, 230 Argyle Street, to discuss the project. The following societies were invited: Petershill, Springburn, Kinning Park, Southern, Eastern, London Road, Barrowfield, Union, Anderston, and Parkhead. A paper was read on the subject; but, after being before the societies for forty years, the question is still under consideration.

There was a most interesting little society in existence at this time, situated in the immediate vicinity of St Rollox, named the "Barony Glebe." Its members were principally workers in the Blind Asylum. The want of eyesight did not deter those poor fellows from founding and carrying on a co-operative society for some years. Unhappily it came to an end in 1877.

It is also worthy of remark, as showing the go-ahead nature of St Rollox Society, that it was the first co-operative society in the city to possess property of its own. Of course, we except the Glasgow Co-operative Society, whose buildings were only in course of erection when it failed. St Rollox was also early in the field with a drapery department. In 1867 this department was doing a good trade, and was only closed when the city societies formed the United Co-operative Drapery Society, in Argyle Street, which, as we have seen, also came to grief. Butchering also formed part of this pushing society as early as 1862.

What a change has come over the fortunes of St Rollox to-day ! They have many grocery branches, in different parts of their district ; they have a corresponding number of fleshing departments, also numerous dairies, and one creamery. They have also drapery and boot and shoe departments, and now a coal supply has been added to their numerous activities. Handsome new central premises have lately been opened in Parliamentary Road. Now St Rollox has no difficulties, unless it be to keep pace with their ever-growing membership.

Many able and wise leaders have guided this society to its present position. Among the goodly company Messrs Pettigrew, Pringle, and Stewart, jun., have given wholehearted service. To Mr David Miller, manager, and to many more co-operators, St Rollox Society's position to-day is a cause of pride and satisfaction.

18/10/10



## CHAPTER XVI.

As a rule, co-operative societies are composed of sober and industrious men. . . . Co-operation is fast becoming a power in the State.—*Lord Brougham.*

## PAISLEY PROVIDENT SOCIETY.

1860.

**I**N April of this year (1910) there were great rejoicings by the Provident co-operators. Their splendid society has carried on its beneficent work for fifty years.

They have inaugurated one of the finest buildings for distributive purposes in the co-operative world. This great organisation is the outcome of a very humble beginning. In 1860, co-operation in Paisley must have been in the atmosphere. As we have seen, only two years before the Equitable Society was launched by a few poor men, who had little more than their strong faith and high hopes to carry them to success; now a small number of weavers, principally employed in the factory of the late David Spiers, thought that by united action they could greatly improve their own position and all who cared to join them by establishing a co-operative society. They had had a private rehearsal of co-operation among themselves before they proclaimed their intention; they had subscribed among themselves sufficient capital to purchase one pound of tobacco, which they divided at cost price. Another subscription was raised, this time a quantity of tea being their objective; when the division of this article took place, satisfaction was expressed on every hand. Why not treat the other necessities of life in the same way? Some who had not an opportunity of taking part in the above efforts, were now anxious to enlarge the operations. A sufficient number having

indicated their desire to form a society, the matter was heartily taken up, and preliminary arrangements were soon completed.

A small shop was opened in Storie Street on the 15th August 1860, and what is now recognised as one of our best organised societies started on its co-operative voyage. At first, caution was the dominant note of the executive. The distribution of goods was attended to by the committee themselves on one or two evenings in the week; thus, if the business was small, the expenses were almost nil. Their total capital was, by a coincidence, equal to the Rochdale Pioneers', namely, £27, 3s. 3d. They had only been in business a few months when it was made evident that other parts of Paisley were anxious to have a branch of the Provident established in their midst. Four months after they had started, they opened their first branch in the east-end, over seventy having enrolled themselves within a week, and pledged themselves to make the new venture a success. It was also made clear to the executive that there was a sufficient number of earnest would-be members in the north-end of the town, and by February 1861 a second branch was opened there. Thus in six months they were working three places of business successfully. Another old society, called West Street Co-operative Society, that had simply been marking time, saw with surprise and not a little chagrin that the forward and energetic policy of the Provident was bound to win, and they wisely sought amalgamation with this new social force that had made co-operation so attractive. The Provident embraced the old society, and it became merged in the society that had started so humbly only a few months before. In seven months after the Provident had opened its little shop in Storie Street, it had three branches, with an aggregate membership of 320, and a share capital of £280. Drapery was begun in 1862, but had only a short existence. The first complete year, 1861, shows the sales to be £8,754.

But the Provident, which had such a brilliant beginning, soon had its share of troubles, which need not be detailed here; suffice it to say that by the year 1869 the sales had fallen to £1,408, or about £7,000 less than 1861. During the troublous times which they had to pass through, a

few of the leaders did some heroic work to save the society. On one occasion there was no dividend forthcoming. The effect of this might have been fatal to the society, but, to the honour of the following men—William Mackinlay, John Gilchrist, Robert Paton, Alexander M'Naught, and Andrew Brown—the situation was saved; they themselves subscribing sufficient money to pay threepence in the pound. Truly the co-operators of the present day owe much to such men, whose greatest ambition was to preserve their society and the good name of co-operation. The above was no exceptional case; the old minute-books testify of men willing to make any sacrifice to save the reputation of the cause they had espoused. Things at that time must have got very low in the Provident, for in one of the balance-sheets the committee addresses the members as follows: "For some time past a want of interest has been shown by the non-attendance of the members at the public meetings of the society; unless members come forward to the quarterly meetings, and show that they are interested in co-operation, the directors have as a body made up their minds to retire from office." This seemed a despairing cry on the part of the directors; but all hope was not yet lost. The ship was lightened, branches were closed where the expenses and the lessened sales did not warrant their continuance. The old guard stood by their post; members were reminded of their duty, and informed of what they might expect from the traders (who were in great glee over the society's troubles) if the society was put out of existence. The herculean efforts of a few won the battle; in 1870 the sun of prosperity again shone on the efforts of the Provident. The trade increased, confidence was restored, the closed branches were reopened, and by 1877 the sales had risen to £30,000 per annum. In 1888 a bakery was started; before this, a boot and shoe shop had been established. The ramifications of the society now spread rapidly; its splendid branches are now to be seen in every part of town. In the Appendix, its present position will be found to compare with any society in the kingdom. Among the great number of outstanding men that the Provident produced it is difficult to particularise, but John Gilchrist ("Wholesale



John ''), Andrew Brown, Alexander M'Naught, John Peacock, and its present popular manager, David Rowat, have done yeoman service in the people's cause.

#### BARRHEAD SOCIETY.

1860.

Fifty years have passed away since a few workmen in Barrhead had so satisfied themselves with the idea that co-operation, if properly administered, would greatly improve the material and moral condition of the people, that they decided to adopt it. We may be sure that this conclusion was not hastily arrived at, for the class of men we have to deal with were cautious and thoughtful in the extreme. After the few leaders were satisfied that they saw their way clear to start and carry on a society, no time was lost in calling a meeting of the public to hear the propositions of the few who were taking the initiative. These men were well known for their good character and their deep interest in the welfare of their fellows. The first meeting they called, on 11th December 1860, was a decided success; at the following meeting fourteen members were enrolled, and a provisional committee appointed. Here for the first time we meet with some names that are respected to this day throughout the movement. Mr Robert Stark was appointed secretary, a position he held for nearly half a century, respected by all who knew him for the good work he had done.

The promoters were greatly encouraged by the support they received, for both members and capital were forthcoming. Two of the promoters' names were a guarantee for probity and intelligence—namely, J. T. M'Innes and John Paton. The former was the founder and editor of the *Scottish Co-operator*, which appeared in July 1863, and was printed and published in Barrhead. Mr Paton was an eloquent platform speaker, and for nearly thirty years was the most popular advocate of co-operation in Scotland. At soirees or public meetings in the late 'fifties, the 'sixties, and the 'seventies, Mr Paton of Barrhead was the speaker of the evening. In later years he was connected with the United Kingdom Alliance, and

distinguished himself as an earnest advocate of temperance. Then we had Mr John Allan on the first board of directors in the new venture at Barrhead. This gentleman here began that useful and eminently successful career as an administrator that won the esteem and confidence of Scottish co-operators. We meet Mr Allan frequently in other positions in the movement, which no doubt will give a better idea of the man and his ability than at the present time.

The first officials at Barrhead were Mr Adam Crawford, president; Mr Robert Stark, secretary; and Mr David Caldwell, treasurer. The first shop was in Main Street, opened in June 1861. Business and membership gradually increased, and although no dividend was declared at the end of the first quarter, no grumbling or discontent was evinced. At the end of the second quarter the membership was 100 and the capital £180, and a dividend of 1s. 1d. per pound was declared. This was the beginning of that long and prosperous career which has distinguished this society. It escaped most of the early difficulties that so nearly submerged many of the young societies. This continued peaceful growth may have had some effect upon the men of Barrhead, who were early in the field in advocating the further development of the movement by the federation of societies. The important part they played in instituting both the Scottish Co-operative Wholesale Society and the United Co-operative Baking Society will be dealt with in its proper place.

Perhaps the following report, given by Mr Stark, secretary, at the third annual soiree in June 1864, will best explain the position of this progressive and well-managed society. Mr Law, president, was in the chair; the speakers of the evening being Mr Alexander Campbell, of Glasgow, and Mr John Paton, of Barrhead. Mr Stark said: "On reviewing the past twelve months, and taking into consideration the depression of trade that has prevailed in this locality, we are glad to be able to report that our society continues to make steady progress, the last year's operations being the most successful. During the last year the capital account has increased by the sum of £173, 17s., which shows that great confidence exists among the members. The receipts for goods sold amount

to £3,806, and the profit to £315, 15s., which has been divided in the following manner: Interest on paid-up capital, at five per cent., £19, 14s. 11d.; dividend to members, at 1s. 5½d. average per pound on purchases, £288, 2s. 4d.; depreciation on fixed stock, at ten per cent., £7, 17s. 9d. During the past year six members have withdrawn, and forty have joined the society, making the present number of members trading with the society 165. The benefits of co-operation are immediate and tangible. It is based on legitimate trade, and adds considerably to the workman's wages. Its objects are to supply the members with pure food and good clothing; and in its higher developments it promises those enjoyments, social and political, that make life desirable and homes happy, the people contented, and the nation great and prosperous. We value co-operation because it enhances not only our wealth, but our moral responsibility; for no sooner do we commence to reap the benefits of our united efforts than we are bound to protect and respect the rights of others. Co-operation cannot be carried out without work—work of head, heart, and hand—for it intends to raise the working-class up to the fortunate position of those who have made wealth, and not to pull down to a lower condition those who, through industry and frugality, have raised themselves. Let it be seen that, by means of self-help, it is possible to uplift our class out of despair, want, and misery, which are the principal causes of much disease and premature death." Such was the encouragement given to co-operators fifty years ago by good old Robert Stark. The Barrhead Society acknowledged its gratitude to him by making the evening of his days more comfortable and independent.

The society continued to prosper, so that in 1871, or ten years after its start, it was doing a business of £223, 9s. per week in grocery, drapery, and boots and shoes. They had now become a loyal member of the Wholesale Society and also of the United Baking Society; they had investments in the Cooperage Society and the Paisley Manufacturing Society. Its effect on the people was soon evident; the cash system had inculcated habits of thrift that were now observable in a higher standard of living.



The branches of the society carry its influence into a wide area, providing the members with everything they require. About eight years ago their new central premises were opened, giving additional facilities for business, and arresting the attention of passing travellers, who are generally amazed to hear that the splendid pile is the property of the working-men of Barrhead. The Co-operative Laundry Association was largely promoted by Barrhead co-operators, who follow the progressive lead of their pioneers. Mr G. Pinkerton, Mr William Ferguson, and the energetic manager (Mr Weir) have all worked with a will and with intelligence for Barrhead Society. The old Barrhead Victualling Society had ceased to exist before the present society was started.

18/10/10



## CHAPTER XVII.

Co-operation is a new way of fulfilling the Divine command, "Thou shalt love thy neighbour as thyself."

—*Isaac Pitman.*

KILMARNOCK EQUITABLE SOCIETY.

1860.

OF the many reasons given for starting co-operative societies, few if any were promoted for the purpose which is assigned at Kilmarnock. A few working-men who were noted for their advanced views on most subjects were in the habit of meeting together weekly for the purpose of discussing the topics that interested them most; sometimes it was theology, at another time politics, but frequently it was some social problem. As they had no means to provide hall accommodation, their principal gatherings took place in summer in the open air. Saturday afternoons and Sundays found them on their way to some arranged meeting-place, a few miles outside the town. It is reported that at Craufurdland Bridge, about three miles from Kilmarnock, on a certain Sunday in August 1860, a meeting was held, and these worthies, who were determined to remodel society, were discussing the advisability of beginning a course of lectures in Ayrshire, the subject being "The Social Well-being of the Masses." These enthusiasts could arrange almost anything, but they could pay for nothing. How was the world to be remodelled without these proposed lectures? and how were the lectures to be delivered without money? They here came to a standstill; it seemed as if the world would have to go on without remodelling. Of course, many plans were proposed; among them was that of establishing a co-operative society on the plan of Rochdale, and not on the old economic plan of dividing on capital. It is evident that certain of them knew something of the old

stores, which seem to have been established in more places than we know of to-day. The proposal to start a Rochdale store was eagerly agreed to. Now they saw a way to get the proposed lectures delivered, with all the hoped-for results. The following week a meeting was held, and a resolution adopted to establish a co-operative society in Kilmarnock. Thirteen members were enrolled, and £1, 3s. 6d. was collected towards capital, a committee being also appointed to carry out the resolution of the meeting. This committee was endowed with energy, for at the next meeting they reported that they had rented a meeting-room till Whitsunday at £3, 5s. per annum, rent to be paid monthly. Here was the store ready made. A little more capital collected, a few articles such as tea, sugar, and tobacco purchased, and the society was in full swing. Two nights a week the committee attended for the purpose of distributing the goods. One cannot help remarking on the earnest energy of these men, who within a week or two had around them the nucleus of the now great society in Kilmarnock. Business prospered in spite of the crude service of the amateur shopmen. They soon required larger accommodation. New premises were found in Cheapside Street, and a removal was made in May 1861. The committee attended three nights per week to sell the goods to the members, the other evenings being taken up with matters of administration. Rules were prepared and adopted. The society received the name of the Kilmarnock Equitable Co-operative Society Limited. "The social well-being of the masses," which, it will be remembered, was to be the theme of the proposed lecture, was now the object of their constant work. It was evident now to most of them that their practical work in co-operation would attain even more than the lectures which they originally had for their objective. At the end of the first year a report showed the following results: the membership was 80, the capital £49, 4s. 11½d.; the sales amounted to £510, and the profit for the year was £24, 16s. 10d. Everyone was satisfied, and none more so than the committee who had worked so hard to make the little society a success, without hope of fee or reward. In 1863 another removal took place because of the continued expansion of business. Now it was to a commodious shop



in Waterloo Street, where they set up a fully-equipped and attractive place of business, which had the effect of drawing public attention to the advantages of co-operation.

The report of the eighteenth quarter shows that the directors were thoroughly satisfied with the results. They say: "That the principles of co-operation are becoming better known, and its claims upon the working classes are being more fully recognised, is evident by the large number of members admitted during the quarter; seventeen have been admitted, making a total of 110. The sales have also increased in a corresponding ratio, the total amount being £534, 10s. 8d., which is an increase over last quarter of £84; from which we have realised a profit, after paying all expenses, of £29, 19s. 5½d.: from this we pay five per cent. interest on capital, five per cent. to the reduction of fixed stock, and two and a half per cent. for educational fund, leaving £26, 12s. 8¼d. to be divided on purchases, which will allow a dividend to members of 1s. 1d. and to non-members 6½d. per pound. It will be seen from this brief report that we not only deserved but commanded success, which will always be sure to follow if we prove true to ourselves, and hold fast to the first principles of co-operation."

The directors go on in their report to inform the members of improved facilities for conducting their drapery department, and of the acquisition of a suitable place to be used as a clubroom or reading-room. It will be admitted that this progressive policy of the directorate was bound to inspire hope and confidence in the membership. By July 1866 a branch had to be opened in Bonnyton Road to meet the requirements of the growing membership in that locality. Another forward step was taken in the same year. The committee put themselves into communication with the other societies in the district regarding the advisability of forming a baking society, for the purpose of supplying all with bread. The result of a very few meetings of the representatives of the various societies was the establishing of the Ayrshire Co-operative Baking Association, which for many years had its business premises in Kilmarnock. When it had served its purpose successfully, it was taken over by

the Kilmarnock Equitable, the other societies being able to carry on baking on their own account. In 1867 another branch was opened in Titchfield Street, and a drapery warehouse was also opened in the Corn Exchange Buildings, Green Street. The following year saw the formation of the Scottish Co-operative Wholesale Society, and Kilmarnock at once joined the new federation. In 1870 ground was purchased and a building erected at Titchfield and St Andrew Streets; and in the following year another branch was opened in Glencairn Square. The butchery business was taken up in 1872; and by 1875 other two grocery branches had been opened, one in the village of Riccarton; dressmaking and millinery were added to the drapery department in the same year. The central premises, which are an architectural feature of the town, were begun in 1879, and with frequent extensions up till 1898 cost a total of about £18,000. Progress continued till 1880, when an unfortunate secession of some hundreds of members took place over the question of management. Another society was formed, but was ultimately dissolved in 1898. The Equitable soon regained its former position, and further extensions were at once entered upon. Branches were opened in the villages of Stewarton and Kilmaurs. In the "auld toon o' Ayr," where there had been four unsuccessful attempts to plant a society, Kilmarnock has succeeded in establishing three branches. A prosperous and much-appreciated loan section has greatly improved the homes of the members and the appearance of the town. In this way many poor men have got beyond "the factor's snash."

From the very first year, the character of the promoters might be recognised by their enthusiastic interest in education. They devoted 16s. to this purpose during the first year of the society's history; in 1900 £406 was granted for the same object. Their libraries now contain several thousand volumes of informing works, while the reading-rooms are plenished with the current daily, weekly, and monthly literature. Lectures are also arranged for the members by the educational committee, while classes on various subjects are carried on during the winter months. A women's guild also carries on its useful work in connection with the society. Truly "the

social well-being of the masses" has not been neglected by the Equitable Society. Thomas Earl, David Maculloch, John Stevenson, James Rennie, John M'Murran, James Deans, and many others have left the mark of their good influence on Kilmarnock Society.

#### DALZIEL SOCIETY.

1860.

The very mention of Motherwell to a student of co-operation recalls the Orbiston experiment, which was carried on little more than a mile to the west of the now busy industrial town of Motherwell. It may be that the traditions of Orbiston lingered in the locality for many years. Nothing is more likely than that many of the dwellers in Orbiston, when the disaster came, migrated to the neighbouring towns of Bellshill and Motherwell, where their sons would hear the oft-repeated story of the ill-starred venture. Whether it had a co-operative influence or not, it is impossible to say to-day.

In the year 1860, Motherwell was a comparatively small place to what it is now. The population was only about 5,000. The mineral wealth of the surrounding district was being rapidly opened up, and large numbers of miners were continuously arriving from all parts of the kingdom to find employment in the many new pits that were being started. The Glasgow Iron Company employed an enormous number of people, and were continually increasing their great business. Here were all the elements for the formation of a sound co-operative society; and some of the men thought so too. A meeting was held on 10th November 1860, and it was at once agreed to form the Dalziel Co-operative Society.

A small shop was taken and opened in Merry Street within a month of the preliminary meeting being held. This looked like business. At the end of the first year of the society's existence there were seventy-three members and a capital of £196, but they had not been able to pay a dividend. Provost Purdie, of Motherwell, who is the esteemed manager of this society, and has been in its service for the last thirty-five years, writes that "there is no record of the early days left, nor can one



trace even the names of the promoters." He suggests "that perhaps the trials and struggles with which the founders had to contend during the first fifteen years of the society's existence made them feel rather uncertain of the outcome of the efforts they were engaged in, so that they were content to let their names drop into oblivion."

For six years they struggled on with very little success ; the society was not attracting the people, because they saw so little, if any, advantage in becoming members. The seventh year all but finished this brave effort to establish co-operation in Motherwell. A serious loss confronted them, and it seemed for a time to foreshadow the end. But no ; the members agreed that they would fight on ; they would meet the loss that had been made by paying 16s. 9d. each. This was bad enough, but two years after, they were again face to face with another and more serious loss. What was to be done ? Their membership had dwindled away to thirty-nine, and their capital to £84. Most men would have yielded to the menacing circumstances. Not they ; the thirty-nine agreed to pay £1, 2s. 5d. each to cancel the loss. What a pity the names of those thirty-nine who still stood by the feeble society have not been preserved ! The future seemed hopeless even after the sacrifices those few heroes had made, but they were determined to battle till success crowned their efforts. One can fancy the ridicule that would be heaped upon them for following a policy that had all the appearance of being hopeless. But the night gradually passed away, and the long-looked-for morning came, and with it new hope and new energy animated the few who had stood by the ship throughout the long and trying storm. The business slowly but steadily grew till the year 1875, when another loss reduced the profits somewhat, but which was soon forgotten. Since that date the course of this society has been upward and onward. Their business premises alone, which are the property of the society, cost £55,732, and the dwelling-houses owned by them are valued at £11,023. Their business to-day is carried on in twelve grocery shops, three butchery shops, three drapery shops, furnishing shop, boot and shoe shop, two bakery shops, fish shops, dairy and bakery. Their

educational facilities are in keeping with their general progress. Thanks to those thirty-nine nameless champions, we have now one of the most progressive societies in the country. The late Mr Macdonald, chairman, was no local co-operator; he made his good influence felt over a wide area. The present manager, Provost Purdie, has long been known in the movement as a thoughtful and painstaking official, who has had no small share in building up the now great and successful Dalziel Society. The following interesting table shows the gradual growth of the society and the population of Motherwell:—

| Year. | Members<br>at end<br>of Year. | Capital<br>at end<br>of Year. | Sales for<br>Year. | Population. |
|-------|-------------------------------|-------------------------------|--------------------|-------------|
|       |                               | £                             | £                  |             |
| 1860  | 73                            | 196                           | 3,543              | 5,438       |
| 1870  | 39                            | 84                            | 1,550              | 6,943       |
| 1880  | 336                           | 2,270                         | 11,652             | 12,915      |
| 1890  | 1,726                         | 20,572                        | 84,105             | 18,727      |
| 1900  | 4,027                         | 91,759                        | 223,834            | 30,423      |
| 1910  | 6,283                         | 156,049                       | 334,976            | 40,048      |

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## CHAPTER XVIII.

Of all the agencies which are at work to elevate those who labour with their hands, in physical condition, in social dignity, and in those moral and intellectual qualities on which both the others are ultimately dependent, there is none so promising as the present co-operative movement.

—*John Stuart Mill.*

## PENICUIK ASSOCIATION.

1860.

**P**ENICUIK Society owes its origin largely to the intelligence and enthusiasm of four men, whose names are yet honoured all over the East of Scotland. Although not claiming to be more than ordinary workmen engaged in the paper mills, they spent much of their leisure in reading and discussing subjects that their fellow-workmen took little interest in.

It happened that in the summer of 1859 some of the newspapers and journals referred to the progress of the Rochdale Pioneers. The Messrs Chambers, of Edinburgh, had also described a visit to Rochdale Society in their "Miscellany." This was a new subject for our four worthies to discuss. The names of these four earnest and clear-headed men were James M'Beath, Andrew Cowan, Joseph M'Darmaid, and James Skinner. They held many meetings, sometimes in their meal-hours, sometimes in the evenings in the house of Andrew Cowan, at Lowmill. Mr Skinner had communicated with some existing societies, and with Mr William Cooper, secretary of the Rochdale Pioneers. Much information was gained in this way. They were exceedingly cautious in making known their proposal; they were careful in selecting the men whom they took into their confidence. The first they approached with the plan they had in their minds was Mr Robert



Veitch, a shrewd, far-seeing man. Veitch at once threw himself into their proposals with all his heart. Others in turn were approached with the same result. A meeting was held, Mr Veitch presiding, when a committee was appointed. Mr Skinner was instructed to secure all the information possible in view of a public meeting being held. This meeting proved a more difficult task than at first had been expected. The news of the proposed starting of a store had got abroad, and the traders were in arms. Neither schoolroom nor hall could be had for such a purpose. The open-air seemed to be the only place where freedom of speech would be tolerated in Penicuik; and, indeed, it was arranged to meet at the public well, on the 24th April 1860. On the day of the proposed meeting, Mr White, lessee of the Gardeners' Hall, gave his consent to its use. The meeting was successful as far as numbers were concerned, but many evidently attended out of curiosity. Mr Veitch, the chairman, explained the purpose of the meeting, which Mr Skinner supplemented by quoting the success which had attended other societies. On the chairman calling for names to join, very few responded. At the close, many left the meeting remarking that the project would die a natural death in six months. This was certainly not very encouraging to the leaders, but nothing could now stay their hands; and they let that be known.

At the next meeting, held in June, the rules were agreed to, and a committee appointed. Some of the most respected names in the movement appear for the first time on this committee, hence we give it in full—Robert Veitch, treasurer; James Skinner, secretary; Alexander Forbes, Alexander Clapperton, Stephen Cranston, Joseph M'Darmaid, Andrew Cowan, David Smail, James Cossar, Alexander Porteous. Mr Cranston was elected chairman. A room was secured to begin operations, the committee to attend in turn two nights a week to serve members with goods, one always to be present to act as cash clerk. Thus was started, on the 5th July 1860, one of the most successful societies in the country, with forty-eight members and a capital of £61, 5s. From that moment, it may be said with truth, Penicuik Society never looked back.

The progress of the society was slow, still there was increase. At the end of the fourth quarter, the membership was only fifty-eight, the capital £134, 10s., the sales for the quarter £230, and the profit £6, 19s. 0½d. The average dividend for the first year had been 4½d. per pound. It is recorded that this dividend created some enthusiasm and gave confidence to the members. The second year showed a marked improvement; they had ninety-two members, a capital of £248, and sales of £1,674. The dividend was now 1s. 2½d. per pound. Baking was commenced in the autumn of 1862. In this year Andrew Cowan passed away, leaving a sweet memory behind him. The following year a property suitable for the business of the society was bought, the idea of the committee being to borrow a sum from the bank, but a circular was issued to the members intimating that the sum of £470 would be required. The members in a few days placed £700 at the disposal of the committee. This put new heart into the committee, and gave an impetus to business.

At the formation of the Scottish Co-operative Wholesale Society, Penicuik played an important part, which will be noticed in its proper place.

In 1871 the butchery business was entered upon, and has been successful since the beginning. Another large property was bought in 1874 for £1,150, and a handsome drapery department was fitted up, which was greatly appreciated by the members. Still another purchase of property took place in West Street, in 1879.

The principle had now got such a firm hold of the inhabitants of the town that the opposition ceased from troubling. It has been often said that the fact of so many workmen being in debt with the traders kept many from taking an interest in the local store. No doubt there is considerable truth in this statement; but we hear of a case at Penicuik where a workman was so impressed with the advantages of co-operation that he borrowed money to pay off his grocer with whom he was deep in debt, joined the store, and with his dividends returned the money he had borrowed. The story goes further, and tells how the grocer, being an elder in the same church as his former customer, never spoke to the man again after he had squared his account.

Mr W. F. Stewart, commercial manager of Scottish Co-operative Wholesale Society's flour mills, was manager of Penicuik Society for many years, and left when he was appointed manager of Leith branch of the Wholesale Society. Mr John Macdonald, buyer in the grocery department of the Scottish Co-operative Wholesale Society, followed Mr Stewart; and he in turn was followed by Mr Peter Robertson, now manager of Leith branch of the Wholesale Society.

The late Stephen Cranston, who died in 1880, was not only a strong man in Penicuik, he was recognised as an able and sagacious man throughout the movement. Few indeed were respected like Stephen Cranston when living, and few so sincerely mourned when gone. Mr Robert Veitch performed the duties of treasurer for nineteen years, retiring from office in 1879 owing to failing health. The society showed its appreciation of his long and faithful services by presenting him with a testimonial in 1881. Mr James Skinner, whose sketch of the history of the society has been freely used in the above remarks, is also a notable personality. It was his method that was adopted by the "Wholesale" to clear off the debt caused by the "Ironworks" incident. Mr A. Clapperton was also one of the respected pioneers. Few committees worked so harmoniously as that of Penicuik, the reason being they had studied the question together long before it was launched. They were inseparable as friends of the people, holding similar views on the power of the democracy to emancipate themselves from the thralldom of poverty. The committees of later years have been worthy successors of the pioneers. The society still makes progress, and still takes an earnest interest in everything that affects their fellow-workers. Handsome places of business have now taken the place of the obscure little shops of the early 'sixties. A few years ago, when some of their principal buildings were unfortunately destroyed by fire, the energy and promptitude of the committee, assisted by the "Wholesale," restored the business to its usual form in an incredibly short time, the members suffering little or no inconvenience from the occurrence.

An amusing reminiscence comes to our mind regarding the early days. They were fond of holding social meetings,



to which they invited one or two speakers. It was about the years 1878-9 that Mr J. T. M'Innes, of Barrhead, and the writer were the speakers. Mr M'Innes was rather long-winded, and the audience got somewhat impatient while he was still in the middle of his address. He paused and said, "Well, if ye'll no' hear me speak, I'll gie ye a sang" (loud applause), "an' after that I'll continue my speech" (profound silence). He was encored for his song, but not for his speech. He was a charming specimen of unselfishness and co-operative enthusiasm of the old school.

#### THORNLIEBANK SOCIETY.

This society belongs to that period of co-operative awakening which swept over Scotland in the early 'sixties. It was formed in 1861. The promoters were employees of the Messrs Crum, calico printers, perhaps at that time the only industry in the village. There existed at the time a store connected with the works, but in which the employees had no part in the administration. The pioneers took a wise line of policy when they agreed to start a society of their own. They laid their proposition before the head of the firm. That gentleman, to their surprise, highly commended their proposal, gave them some useful business advice, and offered to close the store in connection with the works. The sympathetic attitude of Mr Crum was life to the new society. The old place was closed, and the workmen threw themselves with enthusiasm into the new project. Two years after they started they were doing a business of £1,180 per quarter and paying a dividend of 1s. 5d. per pound. For nearly fifty years, notwithstanding the many changes that have taken place both in the personnel of the firm and in the industry—for it has changed greatly—the society continued its good work, and is stronger to-day than ever.

#### BUSBY SOCIETY.

Like Thornliebank, the village of Busby was dependent, so far as employment was concerned, on calico printing, and in 1861 was a busy hive of industry. The workmen were of a sober and studious turn of mind, and

the social movement which was spreading over the country early arrested their attention. The result was the formation of a co-operative society. Considering the small population, the society was soon a power for good in the district. Its ninth quarterly report shows that it had done a business of £1,095, and had a capital of £264; the dividend was 1s. 6d. per pound. Careful management brought this little society to a high state of efficiency; and for many years, as long as employment continued steady at the works, Busby was a village of comfort and happiness to the workers who were members of the store. But a day came that changed everything in that pretty village. A syndicate was formed of all the calico printers; some of the works had to be closed, to effect certain economies, and Busby works was one of the doomed. Its hundreds of employees had to find employment where best they could. The store even then was their best friend, providing many with capital to migrate elsewhere, and to others giving the means of subsistence for many a day. The village has now lost its former activity, and so has the store to some extent, but it still keeps the flag flying.

#### CATHCART SOCIETY.

In 1861 Cathcart was only a weaving village, and in no way resembled the fashionable suburb of Glasgow that it is to-day. The weaving trade was practically at a stand-still, and those who could find no other occupation were gradually sinking into want. The supplement which the co-operative movement promised to their very limited incomes would be most welcome, so a very humble society was formed; and although it had many difficulties to contend with, it surmounted them all, and three years after its formation was doing a business of £44 per week, and paying a dividend of 1s. 3d. per pound on purchases. In 1869, or eight years after it was started, the committee reported that £1,150 had been divided as profit during the eight years of the society's existence. A new factor in later years has contributed to make this society the powerful organisation it now is. Weaving has disappeared, and Cathcart is a residential suburb of Glasgow.

Thousands travel to and from the city daily ; many have joined the society, and the business has extended. New properties have been erected, with commodious modern shops that supply everything required by the growing population. The humble Cathcart store has now become a great social power for good.

## DUMBARTON EQUITABLE SOCIETY.

1861.

Few places in Scotland speak more strongly to the student of history, of the old fighting times, than Dumbarton. Visitors to Scotland in former days did not consider their tour of the country complete till they had seen the rock of Dun Bretain (the Welshman's fortress). Even her late Majesty Queen Victoria made a special visit in the early days of her reign to see this historic castle. It was emblematic of strength ; it was considered a bulwark against invasion, and also a place of refuge for the people of the surrounding district in those times of stress and danger. To-day it is but a landmark, playing no part in the activities of the busy town that has grown around its base. Dumbarton was created a royal burgh by Alexander II. as far back as 1222. But to-day its fame rests not upon royal charters, or the armaments of its old castle, but on its shipbuilding industry, which has made it famous over the world. For more than half a century this industry has given steady employment to thousands of artisans of all kinds, who have appreciated greatly the liberality and kindly conduct of the employers. The conditions were such as to encourage workmen to combine to form a society. Some early efforts were made to carry on societies in the 'forties and 'fifties, but without success. The honour of initiating the present robust society belongs to a Mr William Hay, who was influenced to move in the matter from the description of the Rochdale Pioneers published in "Chambers's Miscellany." Mr Hay laid his views before his fellow-workmen, who were not slow to understand the benefits that were likely to accrue from starting a co-operative society. A committee was appointed, with Mr Hay as the first secretary. Rules on the Rochdale plan were



drafted and accepted. A small store was opened, which at first was open only in the evenings, when the committee performed the duties of salesmen. There were only thirty members, so that their duties were not very onerous. Capital was scarce, and confidence in the new venture was slow in growth. The boardroom is described as a place where coal was kept, and a piece of coal or a packing-box served as a chair. The success which the leaders hoped for was, indeed, slow in coming. Adverse criticism was the only reward they got for their trying and continuous labours. A letter from a member to the *Scottish Co-operator*, and the editor's remarks on same, which we give in full, show how little encouragement the committee were getting in their uphill fight:—

Dumbarton, 23rd September 1863.

SIR,—I am sorry to say that I cannot report favourably of our society here, for as yet it has been a failure in so far as profit is concerned. The sales are such as would lead the members to expect a profit, but in this they have hitherto been very greatly disappointed. The executive seem anxious enough to do their best for the interest of the members, but somehow they have a wrong way of going about it. They keep up a heavy expense, which a society with double the capital would not be justified in doing. A great rent, a flashy appearance, an itching after change of locality, seem with them the ideal of certain return for the invested capital of the society; but the realisation of their dreams has been a sacrifice of the profits which should have gone to the members. Would you kindly aid us with your advice?—I am, etc.,

A MEMBER.

The following is the advice which the editor gave to the letter-writer:—

Attend the monthly meetings of your society regularly, and kindly aid your executive in every way you can with sound practical advice; impressing on your fellow-members the duty of supporting their own stores. Aid as far as you can to cultivate a ready-money business; if you want a thoroughly healthy society, it must be free of credit customers. Endeavour to reduce your whole working expenses to one shilling per pound on the amount of your sales; the Paisley society with four shops is conducted at that expense, the Barrhead at 10½d., and the Thornliebank at 11d. per pound. Let the press be the last resource whereby to make your complaints. Should you manage all these matters—and we do not see how you should not—you will find improvement in your dividends.

Capital advice to the dissatisfied member, and we hope he acted up to it.

To add to the many troubles of the committee in 1864, a salesman left their service, and raised an action for £10, 4s., the amount of security held by the directors for his intromissions. The Sheriff absolved the society from any such claim, leaving the directors the option to proceed against their salesman for a balance of his accounts in goods and money amounting to £12, 16s.

At the twelfth quarterly meeting the statement for the preceding quarter showed that the cash received for goods amounted to £614, 16s., or a reduction in sales compared with the previous quarter of over £100. The members numbered seventy-three, and the capital was £169. Of the sales the members contributed £432, the remaining £182 being the business done with the general public. The profit for the quarter was £16, 14s. 4d., which, after allowing for depreciation of fixed stock and interest on paid-up shares, left a dividend to members of 7d. per pound on purchases and 4d. per pound to non-members. This was not very encouraging after three years' strenuous work. But the committee never lost heart. They took every means in their power to stimulate the interest of their fellow-workmen, keeping a high ideal of the movement in the forefront of all advertisements. By the eighteenth quarter some improvement was shown; they were now doing a business of £48 per week, and were able to declare a dividend of 1s. 2d. per pound.

It was not till the year 1870 that real progress could be reported. From that time fortune was with them. By 1878 the membership was nearly 1,000, and the total capital amounted to £6,438. Baking was started at an early period of the society's history, and was a useful auxiliary to the now thriving organisation. The present bakery, which contains every modern appliance, is of a recent date. The "Equitable" became a household word; building after building had to be acquired to meet the ever-increasing demands of the members. The late Mr William Denny had a warm corner in his heart for the good work of the co-operators, and, to show his interest practically, he presented a series of handsome pictures to the society, which adorn the walls of the reading-room to-day.

By 1886, or twenty-five years after the founding of the society, its membership had grown to 1,319; its total capital, £27,025; sales for the year, £55,850; the profits, £7,223, giving a dividend of 2s. 7d. per pound on purchases. Since then it has gone upwards and onwards, spreading its good influence far and near, till to-day (1910) the membership is 3,270, and the capital, £100,687.

But Dumbarton co-operators have not kept the good things of co-operation to themselves: they have branched out further than most societies. To the east they have established successful branches at Old Kilpatrick, Bowling, and Dumbuck; while to the west branches are flourishing at Helensburgh and in Argyllshire at Dunoon. True to co-operative principles in the early days, they remain true and steadfast to-day. They have been fortunate in their leaders, who have all left honourable memories—men like J. Allison, I. Macdonald, J. Black, A. Galbraith, and J. White. Robert Raeburn was secretary for many years, which position is now ably filled by Mr G. E. Mitchell. Mr H. H. Bennett has won golden opinions as general manager. So long as Dumbarton Society follows with vigour its past and present policy in co-operation, so long will it be eminently successful. Unfortunately, a few years ago, another co-operative society came into existence in Dumbarton, named the "Lennox." It is to be hoped that this hive-off will find its way back, and take its place under the parental roof.

18/10/10



## CHAPTER XIX.

It is a movement sound in principle and right in practice.

—*Lord Stanley.*

## DUNFERMLINE SOCIETY.

1861.

FOR many years before 1861 the handloom weavers of Dunfermline had discussed and even put into practice the system of co-operation. The old records show that there must have been two or three experiments, each in its turn coming to an undignified ending. The knowledge of this did not daunt the men of 1861 from trying again. Of course, by this date there was more knowledge obtainable. The Rochdale plan made the experiment more attractive, and the Industrial and Provident Societies Act was in anticipation. The late Daniel Thomson (and few knew the history of the town better) wrote: "The population of Dunfermline had for many generations been made up mainly of weavers, a class of men who, by the varying circumstances of their trade, were frequently reduced to poverty and suffering, while many of them were steeped in debt, alike to their employer and the merchants of the town. From this condition of dependence many other evils grew up, so that the daily life of the operative called urgently for improvement." By the year 1861 other employments were taking the place of the declining handloom. The time was suitable, it was said, to make an effort to improve the condition of the workman, by gradually withdrawing him from the thralldom of debt. There was unanimity on this point, that if a store was started it must be on the ready-money principle. After the preliminaries were settled, it was found that there were 170 members with £102 of

capital ; the half of this sum was expended in fitting up their shop. The small stock they held was sold out in two days, but as cash was the order of the day, they could easily and profitably renew it. From the first hour of its existence Dunfermline store was voted a success ; and many an honest fellow made the effort of his life during the early days of the society to place himself for the first time in line with his income. Having accomplished that, he felt himself a stronger and more useful member of society. Unlike most societies we have had to deal with, Dunfermline had few troubles to contend with in its early days. The reason is obvious ; the absence of the debt question left the leaders free to develop the society's business in many directions. Four years after they started (in 1865) their capital had risen to £1,213, four years later (1869) it was £6,114, and in 1873 it was £14,851, their members at the latter date numbering 1,932.

The following significant remarks are taken from the fourteenth quarterly report of the committee, showing the care and forethought that was exercised in conducting this young society :—" It will be observed from the balance-sheet that ten per cent. (in addition to the two and a half per cent. provided by the rules) has been retained—agreeably to the suggestion at the last quarterly meeting—to go to reserve fund, for building or other purposes, leaving the sum of £260, 13s. 10d. to divide on purchases, which gives a dividend to members of 1s. 10d. per pound and to non-members of 1s. 2½d. Your committee would also call attention to the fact that the whole expense of conducting the business during the quarter just ended, including two and a half per cent. to increase fixed stock, interest, rent, wages, printing, and repairs, only amounts to a fraction more than 7½d. per pound on the sales. The habits of self-denial induced and forethought required to carry out the ready-money system is also a matter for congratulation, as it must tend to raise the moral standard of the community." From the above it can easily be seen that the society was ably and economically administered.

By 1882 the capital of the society had reached £75,861, and it is evident that the committee were somewhat

alarmed at the rapidly increasing wealth. The old argument that the richer members were getting the greater advantage over the poorer members in the matter of interest was used with considerable effect. It was agreed to reduce the maximum of holding from £200 to £50, so that those members with more than £50 in the funds of the society had to withdraw all money above that sum. One does not know all the local circumstances, but it does seem a humiliating confession of want of ability to utilise the savings of the people through co-operation to pay back money in this way. A reduction of interest has always had a powerful effect in matters of this kind, and cannot be regarded as a hardship upon anyone. But, better still, a building scheme to provide better and cheaper homes for the members would by this time have placed Dunfermline Society in a proud and profitable position, and would have added greatly to the comfort and general improvement of the people. Three years later (in 1885) the same question again became troublesome. This time it was agreed to reduce the interest from five to four and a sixth per cent. per annum. Still the capital increased, but the Scottish Co-operative Wholesale Society now made their capital remunerative. To-day Dunfermline has deposited with the "Wholesale" no less than £60,110.

It is to the great credit of this society that for the last forty-nine years it has held fast to the ready-money system, hence their steady and rapid growth. Before the end of the 'sixties, baking, drapery, millinery, boot and shoe, and butchery departments were opened in quick succession. A branch was planted in the south-side of the town in 1863. Another branch was opened in Golfdrum Street in 1868. A large number of the members resided in the village of Cowdenbeath, about six miles to the east of Dunfermline. In 1869 a branch was placed there, but in 1875 the leasehold of the premises and business were made over on fair terms to all parties, and the Cowdenbeath members and others set up a society for themselves in what had been the premises of Dunfermline Society. Still another branch was opened, in the village of Townhill, in 1877, in buildings erected by the society. By 1880 the village of Crossgates was invaded by Dunfermline Society, and they opened what has proved a most successful branch



since the very start. In Albany Street, the society in 1883 bought some handsome property, where another branch was opened. The following year a large and well-appointed butchering branch was inaugurated in Queen Anne Street, and since then some property has been secured for business purposes at Rumblingwell.

A peculiar part of the society's business is tobacco-spinning. It is the only retail society in Scotland that attempts production of this kind. It may be for some local reason that they follow this trade, but the hopes of expansion are not very great.

There are few towns in Scotland where "the store" is held in higher respect than in the "auld grey toon"; it has simply revolutionised the character and the homes of the people for miles around, thanks to men like James Richardson, Willie Brown (who was a bailie of the burgh, and for many years a useful member of the directorate of the Scottish Co-operative Wholesale Society), Daniel Thomson (than whom Dunfermline had no truer son), John Kirk (whose advocacy of the "Wholesale" has made him famous), and many others, who have made co-operation in Dunfermline what it is to-day. The membership in 1909 was 7,659.

#### VALE OF LEVEN SOCIETY.

1861.

The present position of the Vale of Leven Co-operative Society is all that could be desired, but that position has only been reached after many years of hard work and intelligent administration. It was in the early part of 1861 that a number of workmen met in Dalmonch School-room, where it was arranged that a firm of wholesale merchants in Dumbarton should send a weekly supply of provisions, which they would divide themselves. This was only experimental; for by and by a committee was appointed to draft rules, which were framed on the Rochdale principle, and an appeal to join the newly-formed society was circulated in the district. The following is taken from the circular issued in November 1861: "Co-operation is taking deep root in the country, and is always attended with most beneficial results when managed with *prudence and discretion*. The objects the

co-operative society has in view are—first, to provide their customers with such articles as they require of a good quality, and then to sell these articles at the lowest price, or to give the customers the profits on their sales. The Rochdale system, when condensed, is simply this—after the profits are ascertained, capital is paid five per cent. per annum, the balance is divided among consumers, members receiving full profits and non-members half profits. The society will be registered under the Limited Liability Act. The purchases will be made with caution, and paid for in cash. The goods will be honestly represented at their value when sold, and paid for in cash—which lessens the risk, gives confidence to the purchaser, and enhances the profits . . . .” After giving examples of what co-operation had already done for the workers in Rochdale and elsewhere, the appeal closes with the following, which is worth being reproduced:—“ We have looked too long for outward help to better our condition. Let Government but give us *free trade* and *peace*, and we will soon see better times. We must, by self-denial, elevate ourselves, and purge out of our midst every vice ; purifying ourselves from every pernicious custom ; work out our own social regeneration, united in a firm bond of brotherhood ; frugal, intelligent, and temperate ; diligent in business ; respecting our neighbour ; loving our country, and glorifying in her welfare. Then indeed shall we be worthy of the name and the heritage of British freemen.”

If such an appeal, of which I have only given a small quotation, did not move the people of the Vale towards unity, then they were indeed hard to get at. It had the desired effect, for about 200 members were enrolled, and a shop was opened in February 1862. The little business prospered, and by 1866 a branch was opened in Bonhill, and a boot and shoe department added. Up till this date all had been smooth sailing, but a storm arose at the end of 1866, when a loss was reported of £129, 13s. 6d. During the following year, there was a succession of troubles ; the members, like rodents, left what they believed to be a sinking ship. But a brave little band of seventy—all that was left of the gallant two hundred—stuck to the vessel (some of them had their all in it), and by tact and patience the ship was brought to port in a short time.

The course pursued by the members to adjust and place the business on a proper basis is worthy of all praise. They agreed to penalise themselves to the extent of 15s. 7d. each ; this money, with the reserve fund, cancelled all the past losses. It may be said that they began anew their experiment in co-operation, but with a feeling that they had paid dearly for their first efforts in trying to improve their position. The old *Scottish Co-operator*, in 1869, in noticing the above action, says : " The members of the Vale of Leven Co-operative Society have pursued a course of business action that has been the means of redeeming the society from a position which at one time seemed a very hopeless one, and it is creditable to all concerned for the faith they have displayed in the principle, the business tact and capacity they have exemplified in overcoming their difficulties, and the energy and patience which have characterised them in their labours to redeem the society and place it in its present prosperous condition. Their devotion and faith are worthy of imitation by every society placed in adverse circumstances." Confidence having been restored, many returned and deposited capital which they had withdrawn.

The year 1870 was exceedingly prosperous, and put new heart into the committee and members alike. The principle of profit-sharing with the employees was discussed and agreed to, as the members were of opinion that this was a fundamental principle of co-operation. As far back as 1872 they agreed to form an educational fund. They circulated the *Co-operative News* free week by week. This was the beginning of the well-equipped educational department that to-day is a credit to the Vale. The handsome and commodious hall and committee-rooms which the society erected some years ago have been of the greatest service to the educational work of the society. There classes are conducted by the women's guild, frequent social meetings take place, all tending to inform the minds and brighten the lives of its many members. In 1875 a penny savings bank was initiated, which, like all that the society has put its hand to, has been a great success. An enterprising and wise step was taken in 1872, or fully ten years after the society came into existence. It was resolved to open grocery branches in every village



in the Vale. This meant setting up business in Bonhill, Jamestown, and Renton, and two branches in Alexandria. To enumerate the departments would be simply to mention every business that ever was thought of by co-operators.

The continuous progress of this society, if pleasing to its members and co-operators generally, did not bring the same feelings of satisfaction to some of the traders in the district. But the men of the Vale have always been able to defend themselves; they resemble Dürer's old knight mounted on his strong steed, and coolly making his way through every difficulty and over every obstacle.

The present-day members owe much to the pioneers; but for their self-sacrifice the society would undoubtedly have passed away. Many eminent men since that time have rendered great services to the society; among them, names like Archibald and Thorburn, and the present manager, Mr Thomas B. Stirling, will always be respected by co-operators in the Vale of Leven.

18/10/10.



## CHAPTER XX.

There is, in my opinion, no greater social marvel than the manner in which these co-operative societies flourish . . . combined with a consideration of the soundness of the basis on which they are built.—*W. E. Gladstone.*

## ABERDEEN NORTHERN COMPANY.

1861.

**M**ANY circumstances have combined to prevent co-operators generally from knowing and appreciating the vigorous and intelligent efforts of this great and successful co-operative company; and the space at our disposal will not avail in giving all the details of the ramifications and the extensive area over which this excellent organisation holds sway.

One of the causes which has kept so many co-operators in the South from knowing more about the work of their co-operative brethren in the North is the fact that having been registered under the Limited Liability Act their activities have not been so well known to co-operators. It is only of late years that their representatives have been seen and heard at our great co-operative gatherings. For some years the company has been a member of the Co-operative Union, and the present respected president, Mr George Bisset, has been a member of the Scottish Sectional Board for a considerable time. From a local journal we gather that, as far back as 1830, there were co-operative stores in Aberdeen. Obviously there were too many, because, when the present company was being formed, one of the arguments used against the new venture being registered under the Companies Act was "that so many co-operative societies had failed in Aberdeen, it would be risky to start another on the old lines." These

defunct societies had been carried on during the time when there was no limited liability, with the too frequent result that, when the concern was mismanaged and got into debt, the humble shareholders were held liable for the whole indebtedness—which sometimes took everything the poor people had.

It is recorded that as early as the 'fifties several of the trades in Aberdeen had formed co-operative clubs on Lord Brougham's plan. Meetings had taken place to promote a fusion of those clubs, which in other words meant the starting of a large co-operative society for the workmen. But it was not till February 1861 that William Lindsay, bookseller, Gallowgate, convened a meeting for the purpose of considering the advisability of forming a co-operative society. There was perfect unanimity as to the desirability of starting such an organisation. A provisional committee was appointed, with instructions to procure copies of the Rochdale Pioneers' rules for the following meeting. It was then, after hearing the Friendly Societies and Limited Liability Acts explained, that it was agreed to form the company, and get it registered under the Companies Act. Before the preliminary arrangements were made, attention was called to another co-operative society in the town—the Aberdeen Co-operative Society, which was about to start or had just started, registered under the Friendly Societies Act. Negotiations were at once opened up with the hope of securing amalgamation. A very few meetings sufficed to come to an arrangement. The Aberdeen Co-operative Society threw in its lot with the new company, now known as the Northern Co-operative Company Limited. The capital was fixed at £1,000, in shares of one pound each. A directorate of carefully-chosen men set to work to carry out the behests of the enthusiastic shareholders.

As there has always been some misunderstanding as to how the Limited Liability Act works out co-operatively, we propose to lay before our readers the method of contributing the share capital. It will be seen from the following articles of association that the humblest and poorest inhabitant of Aberdeen can easily become a shareholder.



The articles of association in Table A, annexed to the Joint Companies Act 1862, shall not apply, and in lieu thereof the following shall be the articles of the company:—

#### SHARES.

I.—Every person shall be deemed a shareholder in this company who has applied for a share or shares thereof, by writing under his hand, and who has received written information from the secretary that share or shares have been allotted to him.

II.—The shares may be paid up at once, or in instalments of not less than at the rate of threepence per week in advance. Interest as aftermentioned shall be allowed only on fully paid-up shares, but holders of more than one share may prepay any share or shares, and be entitled to rank for interest thereon.

III. If several persons are registered as joint holders of any transferred or transmitted share, any one of such persons may give effectual receipts for any dividend or interest payable in respect of such share.

IV.—The directors may decline to register any transfer of shares, unless the transferee be approved by them. In the event of any shareholder wishing to dispose of his shares, he shall first offer them to the company, but if the company decline to purchase them, he may dispose of them to any person of whom the directors approve.

V.—Every shareholder shall be entitled to a certificate, under the common seal of the company, specifying the share or shares held by him, and the amount paid up thereon.

VI.—If such certificate is worn out or lost, it may be renewed on payment of such sum, not exceeding one shilling, as the company may prescribe.

VII.—The transfer books may be closed at the discretion of the directors, during the fourteen days immediately preceding the ordinary general meeting in each half-year, statutory notice being given.

VIII.—Every application for one or more shares shall be accompanied by a deposit of one shilling, to be placed to the credit of the reserve fund of the company, but returnable to the applicant if refused admission to the company.

IX.—No shareholder or joint-shareholder shall hold more than one hundred shares.

From the above articles it will be seen that the entrance is easy, and the success of the company has proved that the working-classes of Aberdeen have not been slow to avail themselves of its advantages.

The first shop, opened in 1861, was a great success from the beginning. Some idea of this humble start may be gathered from the fact that the rent of this shop was only £18 per annum. A leaflet circulated by the company at

the time ran as follows:—"This company is now incorporated under the Joint Companies Acts, 1856 and 1857. The business—in the grocery and provision line—commences this day, 4th July 1861, in the large and central premises, 51 Gallowgate. The company will carry on this business on the following principles—to keep the goods of the best quality, to sell at a very moderate profit, and for ready-money only. The number of shareholders is two hundred and twenty-three. The company is founded on the Rochdale model."

Such was the beginning of this great and successful co-operative experiment. In looking over the names and designations of the first directorate, we find they were all working-men, if we except one who signs himself an ironmonger. The business rapidly increased, but the directors kept pace with it, cautiously adding one department at a time, after they had thoroughly satisfied themselves of its necessity and practicability. Thus in time were added baking, drapery, tailoring, millinery and dressmaking, also boot and shoemaking. Soon butcher-meat was included, then coal-dealing, and last, but not least, a meal mill was added to their now gigantic business.

We regret that it is impossible in this brief sketch to go fuller into some of their enterprises, but there is one exceptional department which deserves a word in passing. Aberdeen, because of its geographical position, has to ship the greater part of its coal from the North of England. The company has a large business in this article; they did a coal trade last half-year of £16,564, 8s. 7d., and to cope with this great business they bought a steam-vessel to bring the coal from the English ports. They have appropriately named the vessel *Thrift*. The officers and crew number thirteen. This vessel cost £10,782, but by depreciation it now stands in the books of the company at £7,730.

In 1909 the number of shareholders was 19,749, holding 141,461 shares, 141,203 of which were paid up. The retail sales for six months were £323,096, on which a dividend of 3s. 4d. per pound was paid.

It is not to be supposed that this great concern has been conducted so successfully without getting much adverse

criticism from the traders of the town. Efforts to displace some of the leading men from their employment have been tried and failed. But the greatest trouble the company has had to contend with came from within its own ranks. About 1906 a feeling of revolt was noticed among a few shareholders, who expressed their doubts as to the solvency of the company and the methods of its management. They formed what they called a vigilance committee, and left no stone unturned to harass the executive. The directors faced the situation with courage and prudence. Matters went so far that a motion was brought forward to dismiss the present board of directors. This was ruled incompetent; but, to restore confidence, and vindicate their own position, they had the assets of the company valued by neutral parties. Mr Robert J. Smith, C.A., who had been recommended by the directors of the Scottish Co-operative Wholesale Society as a suitable person to make an investigation into the affairs of the company, was called in. Mr Smith, after a most exhaustive examination, reported to a meeting of shareholders that he was satisfied with the soundness of the financial position of the company, and declared there was a surplus of £21,011, 2s. 10d. There was no doubt some soreness caused by this defeat of the vigilance committee, but the crisis passed. The position of the directors was vindicated, and peace now reigns where too long there had been strife.

There have been many friendly overtures between the Aberdeen Northern and the Scottish Co-operative Wholesale Society, in the hope that a way might be found whereby the company might reap the advantages of wholesale co-operation. The company has signified its wish to become a member, and the Wholesale Society would gladly welcome it if legal difficulties were removed. This is to be hoped for, as much good would result from such a union. We cannot close these remarks without expressing our appreciation of the splendid condition of the first minute-book of the company. Although fifty years old, it is as fresh and well kept as if it had been written a year ago. The scrap books kept by the company is a useful auxiliary; every newspaper cutting referring to the company since its inauguration



has been preserved, and thus a lucid history is ready-made. Mr Valentine and Mr Doig, past chairmen, and Mr Ferries, the courteous secretary, have all done useful work for Aberdeen Northern, by the enthusiastic and self-sacrificing way in which they performed their duties. Mr George Bisset, the present chairman, has won the confidence of all classes by his courteous, firm, and intelligent performance of difficult duties for many years.

#### PAISLEY MANUFACTURING SOCIETY.

1862.

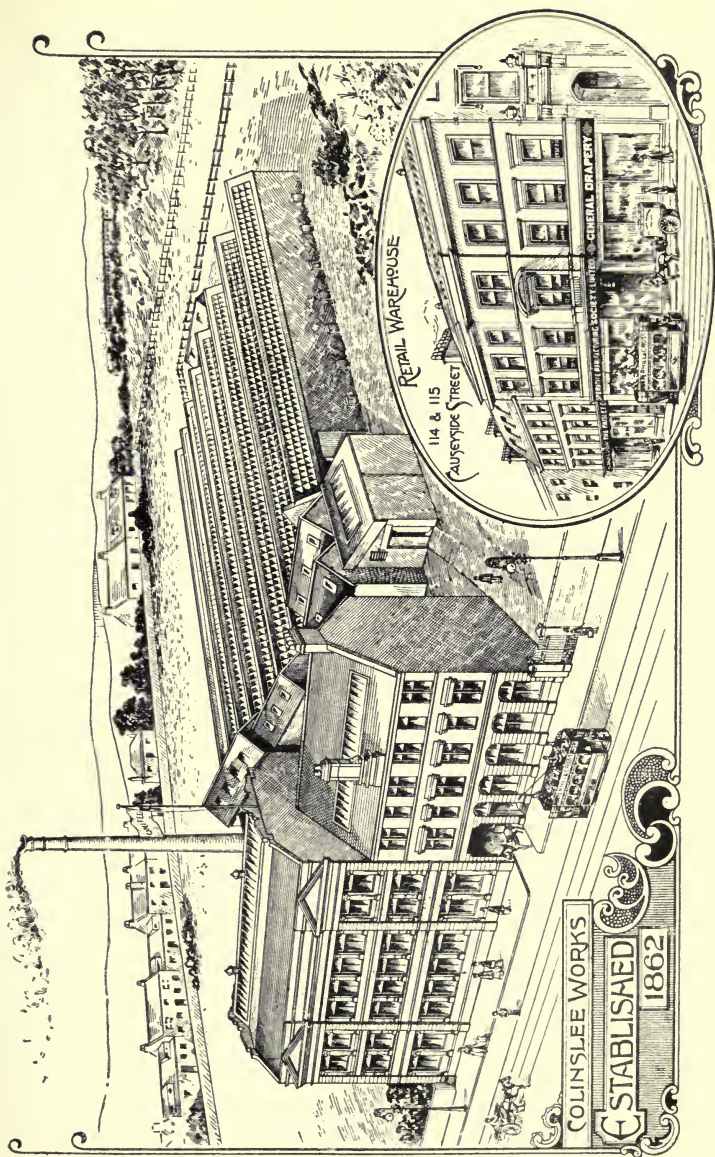
In the late 'fifties Paisley had suffered much from trade depression: in fact, it was the beginning of the transition that came over the town before another decade passed away. Handloom weaving had suffered frequently in the past from change of fashion and other causes, but now it was nearing extinction. The powerloom had come to stay; and the harness plaids, which were really works of art, were no longer in demand. Having a vivid recollection of these times, we have often wondered how the many excellent men who were trained to the weaving trade managed to survive when their occupation was gone.

No doubt the existence of the distributive societies set some of the intelligent minds to think out the application of co-operative principles to production. The question would naturally be well discussed before practical steps were taken. In the summer of 1862 a decision was arrived at. A manufacturing society was formed, and a committee of seven set to work in a very humble way to begin to build the edifice that to-day reflects so much credit on the weavers of Paisley. The day of small things in our co-operative work has always been the day of difficulty and grave concern. The experience of these weavers was no exception to this. They wisely began in a humble way, for the good reason that their means were very small; and while they had sufficient knowledge of the practical part, their experience of the commercial part of the work was extremely limited. The secretary's house, at 25 Cotton Street, served as their committee-room, and also as the warehouse where their goods were stored.

Sympathetic friends gathered round them as time went on, and by and by they were enabled to lease a warehouse for three years at 2 Gauze Street. They manfully struggled on, and by the end of 1865 they announced that their sales for that year had been £1,047, and their capital had reached the respectable sum of £818. Nothing daunted by the adverse circumstances which they encountered during the next two or three years, in which they made little or no progress, they gradually emerged into the light of success. No sooner were they in possession of profits from their united efforts, than the co-operative spirit which had animated them all along was expressed in a resolve to share the profits with the purchasers, and, only a year later, also with every worker whom they employed. This was in 1869. The business for a time was conducted at 14 St Mirren Street, and later at No. 7 of the same street. These premises they were forced to leave in 1873. What seemed a forlorn hope only eleven years before, when they started, was now recognised as one of the permanent businesses of the town. In order to cope with the extending business, the property situated at 114 Causeyside was purchased for £2,040.

Up till the year 1870 only individuals were admitted members. But the executive in that year wisely opened their membership to co-operative societies, and their neighbour, Paisley Equitable Society, was the first to take up one share, which has been frequently added to since that time, till now they hold over one thousand shares. From 1870 the fame of the Manufacturing Society spread over Scotland, and some English societies also began to take an interest in its progress. Thus in 1874 we find that thirty-seven societies had become members, eight of which were English. The sales for the year 1873 were £6,860, while the capital had now reached £3,029. Let it be understood that neither of the two successful distributive societies in the town had a drapery department in connection with their business, so that the Manufacturing Society became the source of supply for both of these growing concerns. By the year 1883, or twenty-one years from its founding, the Manufacturing Society had become popular, and





Paisley Manufacturing Society : Works and Warehouse.





comparatively wealthy. The sales for that year amounted to £13,546, the capital was now £7,554, while sixty-one co-operative societies had become members.

An important departure was resolved upon in 1888. It was decided to build a weaving factory and warehouse to meet the requirements of the business. A site was fixed on at Colinslee, and by the end of March 1890 the factory was complete; forty-eight looms were running, with the necessary winding, warping, beaming, and other apparatus that go to make up a modern factory. The trade bounded up, and the year's business reached £44,697. So great was the demand upon the society for their goods, that the year in which the factory was started had not closed when a further extension was decided upon. The factory was to be enlarged to accommodate two hundred looms. Instructions were also given to extend the warehouse accommodation at Colinslee, so as to enable the society to undertake the making-up of shirts, blouses, and underclothing. These extensions involved an outlay of about £5,000, and were ready for occupation in 1898.

Property to the value of £3,500 was purchased by the society at 1, 2, and 3 Causeyside, in 1903. Here the registered office and the committee-room are now located, the remainder of the property being fully let to other parties; but the committee are in hopes that at an early date, owing to the continued expansion of the business, they will be able to use the whole of the property for their own business.

For the year 1904 the returns show that the membership was 2,372, consisting of 311 societies holding 21,373 shares, and 1,992 individuals holding 13,515 shares, 69 employees holding 438 shares. The total share capital was £34,893, the loans £39,843, or a total capital of £74,736. The sales from the manufacturing department were £44,370, while the sales from the retail department were £46,013, or a total trade of £90,383. When we consider the humble beginning of this experiment, the result in later years is truly marvellous. The two or three handloom weavers have been changed into over three hundred employees. The trade, which was only a few pounds per annum, is now a hundred thousand pounds. Of course, that large

sum includes the retail department, which deals in many classes of goods not made by the society, but meets the requirements of the membership of the two local distributive societies.

It may be said, in passing, that the Causeyside, which formerly was anything but a picturesque thoroughfare, will in a short time be transformed into an extremely handsome avenue, and largely through the agency of the co-operative societies. The street has lately been greatly improved by the municipality, and now, with the palatial pile erected by the Provident Society and the attractive premises of the Manufacturing Society, it will soon be by far the finest street in the town.

From the very inception of the society it has had sagacious leaders, to whom much of its success is due—men who gave of their best, night and day, willing and gratuitous service, that co-operative production might succeed. For years, with little or no encouragement from anyone, they fought on, and were only recognised when they had at last become victorious. By that time the few who were left were too old almost to express the pleasure they felt at the success of their early struggles. One of the old champions, who played an important part in the building-up of the Manufacturing Society, still remains. Mr Alexander Hutcheson, an employee of the society, was its trusted president for many years. This position always appealed to us as showing the democratic character of the Paisley men—that they elected and retained the services of one of their employees as their chairman. We still think it was a fine and truly co-operative action. Mr John Gemmell, the present chairman, has done much for the society, and done it well. He is trusted and respected by members and employees alike.

18/10/10



## CHAPTER XXI.

Co-operative societies will raise the feeling of independence in the working-classes; they will begin to feel that they are not mere hired labourers, but partners—and, to a certain extent, capitalists. It is a significant movement of the workers for their own improvement. It would be a happy thing if they succeed.—*Duke of Argyll.*

## AUCHTERARDER SOCIETY.

1861.

**T**HIS Perthshire village lies about fourteen miles south-west of the city of Perth, and has a population of about 2,500. The principal employment is found in the woollen industry. Here in 1861 a small society was formed by a few of the villagers. Although its rules only date from 1862, it must have been at work the preceding year. This also must have been a spontaneous venture. The City of Perth Society did not start till five years later, so the men of Auchterarder could get no assistance from that source.

From a manuscript balance-sheet, dated April 1862, we find that the total receipts for the quarter were only £201, the capital £44, and the net profit £7, 3s. 3d. It is interesting to note that 3s. 6d. is laid aside for "intellectual improvement." In the old minute-book which was consulted, this somewhat isolated society seems to have been admirably conducted. To-day it has two hundred paid-up shares in the "Wholesale"; its purchases last quarter from that society were £1,445, its present claims in shares and deposits being over £600. This is splendid work for such a small society, and reflects the greatest credit upon the pioneers and their worthy successors.

## BAINSFORD AND GRAHAMSTON BAKING SOCIETY.

## GRAHAMSTON AND BAINSFORD CO-OPERATIVE SOCIETY.

1861.

Co-operation, in the form of a baking society, began in Falkirk in the year 1847, under the title of the Bainsford and Grahamston Co-operative Baking Society. The early records of the society are lost, and it is not till the year 1868 that we can speak with certainty of its methods. About that time they paid part of their profits on capital and part on purchases. It is recorded that they paid, in 1868, from forty to fifty per cent. on capital, and from 2s. to 4s. 3d. per pound dividend. When the capital increased and new co-operative ideas were more widespread, the old system was departed from, and five per cent. was paid on capital, and the remainder of the profit divided on purchases. Their position to-day is a strong one in regard to capital, which stands at £9,045. Their property is valued at £4,610, and their membership is 1,390. Several overtures have been made in the hope of bringing about amalgamation with the prosperous local society, but up to the present nothing has been accomplished. A strong united society would not only be more economical in working, but would be quite as efficient, and more in harmony with accepted co-operative ideas.

The Grahamston and Bainsford Co-operative Society was promoted by a few intelligent working-men, who considered the prices charged for the necessaries of life in Falkirk far too high. This same feeling in many other towns had led to the formation of co-operative societies, and the "Falkirk bairns" thought they were fair specimens of their class, and therefore equal to try the experiment of starting a co-operative society. Consequently, early in 1861, after consideration as to how best to make their ideas known, the town-crier or bellman was engaged to summon a public meeting. The bellman had done his work well, for there was a capital turnout of the inhabitants. Mr D. Robertson, tailor, was called to the chair, and he explained the object of the meeting. Not a dissenting voice was raised; the meeting was unanimously in favour of starting a society. A committee was

appointed, arrangements made to collect subscriptions, and rules suggested, so that the committee were soon in a position to begin business in a small way in a tiny shop they had rented. There were 36 members, and a share capital of £50. The members grew in number, while the capital gradually increased. Trade flowed rapidly upon the little venture, and in a comparatively short time a one-storey building was purchased to accommodate the growing business. This small building formed the nucleus of the present handsome central premises, other feus being taken in as necessity required. By 1881, or twenty years after the formation of the society, the membership was 355, the share capital £3,059, and the average weekly sales £256. In 1891 there were 1,031 members, a share capital of £15,364, and an average weekly sale of £929. When forty years had elapsed after the society was established, the sales averaged £1,840 weekly, the capital was £37,463, and the members numbered 2,002.

In 1909 the capital had reached £39,968, the members 2,552, and the average weekly sales £111,440. Branches have been planted in various parts of the town for grocery, drapery, fleshing, shoemaking, coal, and dairy purposes. The profit divided in 1909 amounted to £11,895. An educational committee, supported by the Baking Society conjointly with the local society, do their utmost to keep the ideals of co-operation before the members; they possess a circulating library, and the *Scottish Co-operator* is issued free to the members. The charities are well supported, and the two societies have a great influence for good in the town and surrounding neighbourhood.

#### BRECHIN EQUITABLE SOCIETY.

1861.

It will be remembered that the Brechin "Auld Soshie" was dealt with in an earlier chapter; it will also be kept in mind that the successor of the "Auld Soshie" is the present "United." The subject of this sketch is the "Equitable," which was formed in 1861. In the old societies there was a compulsory loyalty enforced, under certain penalties. In Brechin the standard of purchase was eight shillings per week, and not a penny was to be



spent elsewhere. This went on for many years without being considered a grievance. The profits being divided on shares, purchases was not a factor in the disposal of the profit. It was nearly sixteen years after the inauguration of the Rochdale plan of dividing profits according to purchases before the question was raised in Brechin.

Towards the end of 1860 some advanced thinkers began to raise the question; they showed the injustice that was done to the poorer shareholders, who were frequently the largest purchasers, and they condemned the old system as being entirely in the interest of those who had large sums in the society, but who did little or nothing to make the profits by purchasing. By 1861 the question was quite ripe for decision; every one had made up his mind, and feeling ran high. A meeting was called, and the Rochdale plan of dividing profits was fully explained. The proposed plan had many ardent supporters who were eager for a change of system. When the question was put, it was found that 160 voted for dividing on purchases, and 57 voted against. It was a capital majority, but it was not sufficient to alter the rule, which required three-fourths of those voting. The disappointment was great, but the majority were determined to continue the agitation. They invited a Mr Chalmers, of Forfar, to lecture to them on the equity of the Rochdale system. This had a most telling effect, and before the meeting separated they had resolved to form a new society, to be conducted on the Rochdale principle.

The breach seems now to have been complete, and the "Auld Soshie," that had started in 1833, was rent in twain. The difficulty of forming a new society was considerable, because the men who had seceded were not the capitalists of the society. In all probability, the large shareholders remained in the old society, where there was a certainty of receiving interest. The new society's committee, if they had little capital, had at least plenty of grit; and they worked incessantly to get members and subscriptions for the new venture. Economy drove them to make some strange arrangements. They must meet frequently, but they were not inclined to spend much on committee-rooms. They took possession of a tumble-down shanty, some twenty feet by twelve, named "the

Ark," because it was frequently surrounded by the South Esk when in flood. In this poor place they matured their plans ; and when the initial difficulty of securing members and capital had been overcome, a meeting was called, in July 1861, at which the provisional committee reported that 110 members had been enrolled and £150 capital subscribed ; thereafter the members present gave instructions to open a shop immediately. Thus was floated from "the Ark" the Brechin Equitable Co-operative Society. The first five months' operations were extremely satisfactory, in spite of many a tussle among the members of the three stores—for the other two societies only became one about this time, under the name of the "Brechin United." In the meantime, the "Equitable" had added two branches.

At a general meeting of the "Equitable," held on 11th January 1862, the results reported by the committee gave great satisfaction. The business done by the three shops for the short time they had been opened amounted to £1,578, 10s. ; the dividend was 2s. per pound ; the membership was now 239 ; and the paid-up capital £309. A bakery had been started, and was reported on as doing well. Energy and ability had triumphed over all difficulties. A fourth shop was ordered by the general meeting, which was secured in due time. Before the end of the year (1862) they had built and were in possession of suitable central premises, which served their purpose for over thirty years, continually adding as the business expanded. In the bakehouse they had five ovens constantly in use. The various departments were taken up as required, till the members could be supplied with every necessity of life. In 1863 we find them ordering a shipload of coal to be brought from Newcastle to Montrose.

The first decade of the society's existence closed in September 1871. The sales for the last year had been £22,876 ; the membership now was 751, with a paid-up capital of £4,803 ; and the dividend was 2s. 6d. per pound on purchases. More property was acquired for business purposes, and dwelling-houses for members were also erected, notably a range of working-men's model houses on part of the Newington property at Montrose Street.

In 1881 the present able manager, Mr Fred. M'Leod, was appointed, who has been a most valuable asset to the "Equitable." By 1903 the sales for the year were £37,585, the members numbered 1,918, the paid-up capital was £29,872, and the dividend 3s. per pound.

In this brief sketch it is impossible to convey to the reader the amount of unselfish and energetic work that was done by the early committees of this successful society. They seem to have been animated from the very first by a broad and intelligent outlook. They anticipated their difficulties, and thus lessened their force; they tempered their energy with caution, and made sure of new ground before they advanced. But their co-operative efforts were not confined to their own society. They sent a representative to the first conference, in 1868, where the Wholesale Society's formation was discussed. And if the reader looks at the list of societies prepared by the Registrar, he will see that Brechin Equitable divided more profits in that year than any other society in Scotland; in fact, it had the largest co-operative business in the country at that time, and had only been five years in existence.

Brechin Equitable was an early member of the "Wholesale," and, considering its geographical position, a very loyal one. At present it has two thousand paid-up shares and deposits of £8,763—a total claim of £10,673 at the Wholesale Society. Its purchases from the "Wholesale" total over £20,000 per annum. It is a splendid record, and the just reward of adhesion to principle.

The relationship of the two societies is exceedingly harmonious, although they have followed different lines of policy, the Brechin United not yet having seen its way to affiliate itself with the Wholesale Society. Many efforts have been made to bring these two great forces for good into line with each other, but up to the present they "each tak aff their several way." Let us hope that before long amalgamation will put an end to this unco-operative state of matters, which would be an economy both in energy and money. The "Equitable" has had quite a crowd of able administrators all through its history, and it is therefore difficult to particularise, but men like Beattie, the first chairman, and Ford, also a



chairman, and William Scott, the first manager, cannot be passed over. Mr George Napier, who was president in 1903, was not only courteous, intelligent, and eloquent, but an outstanding co-operator. Mr M'Leod, who for the last thirty years has managed the society with such zeal and success, has won the confidence and respect of all who have come into contact with him.

18/10/10



## CHAPTER XXII.

There is a way of winning more by love than fear:  
Force works on servile natures—not the free.

—Ben Jonson.

## ALLOA SOCIETY.

1861.

**A**MONG the many excellent periodicals published by the Messrs Chambers of Edinburgh, few have done so much lasting good as the *Miscellany*, published in 1861, in which the working of the Rochdale Pioneers Society was described. Mr Archibald Ewing, who was manager of Alloa Co-operative Society for over forty years, says that "the article was read by many of the working-men in Alloa at the time of its publication." It set many men in Scotland to reflect besides the men of Alloa, and was the direct cause of many stores being started. Rochdale was appealed to for information. Judging from some old minute-books which have been consulted, Mr Cooper, secretary of the Rochdale Society, must have had a busy time of it answering all the questions that poured in upon him from all quarters; but Mr Cooper was courtesy itself, and gave sage advice that has led to many co-operative successes.

At the first meeting held for the purpose of starting a co-operative society, it seems that those who were loudest in demanding a store—an attractive store, well stocked, and situated in the best part of the town—were the very men to hesitate to subscribe; so that for want of cash the first meeting was not productive of any results. About a fortnight after, an informal meeting took place of a few friends, who had been interested in the scheme from the beginning. After earnest consideration it was agreed to

form a society, but in a much more humble way than had been suggested at the first meeting. They drew up a document, which read as follows: "We, the undersigned, with a view to start a co-operative society on the Rochdale principle, hereby agree to subscribe five shillings each, to be taken up in two instalments." This document was put into the hands of George Beattie and another, in the hope that many signatures would be secured, but, after much canvassing, only eleven names were adhibited. The names of those pioneers were—George Beattie, Robert Millar, James Wilkie, David Rolland, Archibald Ewing, William Cunningham, William Cooper, James Low, David Easton, Walter M'Laren, and John France. Thus with eleven men and fifty-five shillings Alloa Society began. A small shop was rented at £4 per annum. The work of preparing and altering the shop was done by themselves; and by the time a couple of shelves and counter were fitted in, some second-hand weights got, and a small quantity of tea and sugar bought from a firm in the town, the fifty-five shillings of capital was exhausted. The position was serious, their credit was nil, and they had scarcely any stock to sell even if customers called. They reasoned together; they would make a bold effort rather than own defeat. They placed the eleven names before a merchant in the town who dealt in the goods they required, and informed him of their position, soliciting his good offices in trusting them with some goods, for which they could offer nothing but the eleven working-men's names. Mr Andrew, the merchant, looked over the names, and said, "I know a number of these men; be good enough to let them know that we will supply them with what they want in our line." This was a splendid testimonial of character to these poor but honest workmen.

The little shop was stocked in this way, and the next step was to elect office-bearers. George Beattie became chairman, Robert Millar treasurer, and Archibald Ewing secretary; the remaining eight which formed the membership would naturally fall into line as the committee. The stock of the shop, it may be stated, consisted of only seven articles of consumption. The little band solemnly styled themselves the Alloa Co-operative Society Limited. Archibald Ewing and Robert Millar were deputed to open



the shop in the evenings from seven till nine o'clock, on Saturdays from five till nine o'clock. By the end of the first quarter they had made three new members.

It was slow and trying work. The people of the town had not studied the question of co-operation, and were somewhat prejudiced against the little store. Mr Ewing says that he was approached by a foreman in one of the mills, who warned him of the coming failure of the store, saying, "your little society has not the confidence of the working-men of the town and you cannot expect anything but failure." Within two years, Mr Ewing adds with a smile, that man was amongst us, taking his part in the now thriving store.

The first year's sales amounted to £445, or a weekly average of £8, 11s.; the second year averaged £24 per week, and the third year £100 per week. It reads like fiction, but "truth is stranger." What a passion for principle, what sterling honesty, what ceaseless toil entirely unremunerated! The days of chivalry are not gone when men would sacrifice themselves as these pioneers did. Now Alloa Society is a blessing to the whole community, having followed for all these years the upright policy inaugurated by the pioneers.

The difficulties of this society may have been less than many other societies in Scotland. One can only account for that by the growing confidence the members had in their leaders. They were not without enemies, who through the columns of the local press attacked them with abuse, seeing they could not attack them with argument. A dignified contempt in time brought peace. Loyal to their own society, they have been loyal to the movement. An early member of the Scottish Co-operative Wholesale Society, it has had a representative on the board almost continuously for the last thirty-three years. The Ironworks loss frightened some members for a time, but in a few months confidence was restored. This shows how sensitive the movement is, and how far-reaching are the results of any mistake at headquarters. By the Oak Mill failure Alloa Society lost £250; and a further £200 was lost when the Bo'ness Pottery collapsed.

It is interesting to note that it is thirty-eight years since, by instruction of committee, all the shops of the society

were shut at twelve o'clock on Tuesdays, and this half-holiday to employees has been rigidly adhered to for all those years. The shares of the society have always been withdrawable, which no doubt has frequently aided the members in distress. Like most of our Scottish societies, Alloa always remembers the poor and afflicted; in 1909 over £100 was voted to charities. Their members' claims in the same year were £84,165. Their property, which had originally cost £59,987, has now a nominal value of £41,238. The sales of the society for the year was £173,291; the profit, £7,666, or 3s. 7d. per pound. The membership is 4,121. Cottage-building for the members is encouraged, while education and recreation receive considerable attention.

The central premises of the society is one of the features of the town, where the members can be supplied with everything from the proverbial needle to anchor. Branches are to be found in the neighbouring villages, such as Kincardine, also Tullibody (which was an independent society up till lately, when Alloa took it over), and Airth. Next year (1911) will be the jubilee of the society, when it is hoped that the sales will reach £200,000. Speaking to one of the large employers of labour in the town, he said to us, "I am proud of the men of Alloa; their successful store is a monument to their honesty and intelligence." To Mr Ewing and Mr William Thomson (the present chairman), and many other enthusiasts, the people of Alloa are indebted for their self-sacrificing efforts on behalf of the society. The late Mr Walter Rae, manager, was a worthy successor of those he followed.

#### BO'NESS SOCIETY.

1861.

Although somewhat aside from the beaten track, and not easy of access, Bo'ness Society has distinguished itself frequently by the deep interest it has shown in matters co-operative. Its history is similar to that of many other societies in Scotland—full of difficulties at the beginning, which were overcome by the determined perseverance of its founders.

It was in April 1861 that a few workmen, who had talked the matter over, had come to the conclusion that Bo'ness was a suitable place to begin a co-operative society. It was really a working-class locality; the nature of the employment, especially in the shipping, was somewhat irregular, which kept many of them at a very low standard of living. Twenty good men and true were got together at a preliminary meeting, and a resolution was carried to start a co-operative society right away. They resolved that the funds of the society be raised in shares of one pound each, and that each member be limited to twenty shares; that the shares be paid up by instalments, the first to be one shilling, and thereafter the subscription to be not less than threepence per week; and no person to have a vote till he had paid five shillings towards shares. A provisional committee was appointed, and the first name mentioned for committee was John Ramsay, a name that can never be disassociated from the difficulties and the successes of Bo'ness Society. John Ramsay was cheerful and optimistic when every other person was downcast. We used to regard him as a kind of Mark Tapley; he seemed never to have lost the buoyant spirit of boyhood. At the same time, he was a sagacious leader, and was held in respect by his colleagues. They appointed him the first chairman of the young society. It was the month of June before they had a little shop in which to begin business, and from the minutes it would appear that the shop was only to be open on Saturday and Monday nights; two of the committee being appointed to act as salesmen on these occasions. The first night the store was opened, the sales amounted to £4, 5s. 4d. There was great rejoicing in Bo'ness over this great commercial feat, and it certainly had an inspiring effect on those who were inclined to hold back. This form of shopkeeping went on till October, when it was found that the shop would require to be opened daily. A girl was then appointed as saleswoman. Her salary and conditions of labour do not reflect generosity on the part of the committee: the hours were to be from 8 a.m. to 8 p.m. for five days a week, and on Saturdays from 8 a.m. till 10 p.m.; the wage was fixed at eight shillings per week.



The committee seem to have ordered every article that was sold in the shop, and likewise fixed the selling price; and this, of course, engaged their time and attention to a large extent. Their differences of opinion as to qualities and quantities are expressed in a peculiar manner in the minutes of the committee. The business was carefully watched in the interest of the members, and there was great excitement in expectation of the first dividend; it turned out to be one shilling per pound, and all were satisfied. But by and by there was no profit, and the business and membership decreased. A motion to wind up the society was brought forward, but, happily, was defeated. The committee never lost heart. Later on they began to sell a few boots and shoes, and extend the variety of goods sold; with this, and a spirited propaganda, they began to make headway. A salesman was now in the shop, and seems to have given satisfaction. Still it was slow work for a long time. In 1862 they had only fifty-five members, and a capital of £101. The sales were £636, and the profits £16, giving an average dividend of 10d. By 1867 they had left the most of their serious difficulties behind them, and their course was now upward and onward. To-day they have a well-equipped business in all its departments. Branches have been extended as far as Linlithgow, all doing useful work over a large district, which is highly appreciated by an ever-growing membership. The fight to establish this now successful society was a hard and a long one; but the present members are indebted to a band of heroic men, who led at the beginning, and to their successors, who have followed and developed the policy of the pioneers. Men like Ramsay, Crossthwaite, Grant, King, and the present chairman, Mr Gardner, have made a new social history in Bo'ness.

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The following table will tell the wonderful history of this society even better than words :—

| Year. | Number of Members. | Share and Loan Capital. | Sales. | Profits and Interest. | Average Dividend per £. | Buildings and Fixed Stock. |
|-------|--------------------|-------------------------|--------|-----------------------|-------------------------|----------------------------|
|       |                    | £                       | £      | £                     |                         | £                          |
| 1862  | 55                 | 101                     | 636    | 16                    | 10d.                    | 23                         |
| 1867  | 261                | 483                     | 1,025  | 381                   | 1/2                     | 194                        |
| 1872  | 494                | 3,970                   | 2,263  | 737                   | 2/                      | 557                        |
| 1877  | 617                | 5,136                   | 23,635 | 2,992                 | 2/2                     | 2,043                      |
| 1882  | 684                | 5,372                   | 27,880 | 4,548                 | 2/10                    | 1,912                      |
| 1887  | 1,152              | 11,764                  | 46,128 | 6,568                 | 2/8                     | 3,354                      |
| 1892  | 1,140              | 14,635                  | 45,000 | 7,788                 | 3/                      | 5,157                      |
| 1897  | 1,117              | 20,136                  | 47,016 | 8,546                 | 3/                      | 9,362                      |
| 1898  | 1,134              | 21,568                  | 38,436 | 6,008                 | 2/5                     | 10,920                     |
| 1899  | 1,058              | 21,174                  | 42,900 | 7,476                 | 3/                      | 10,949                     |
| 1900  | 1,046              | 19,632                  | 40,360 | 7,764                 | 2/10                    | 10,608                     |
| 1901  | 1,070              | 20,988                  | 44,904 | 8,192                 | 3/2                     | 10,740                     |
| 1902  | 1,109              | 22,737                  | 47,632 | 9,112                 | 3/4                     | 10,539                     |
| 1903  | 1,178              | 24,201                  | 50,836 | 10,520                | 3/8                     | 10,526                     |
| 1904  | 1,305              | 26,214                  | 54,924 | 11,600                | 3/8                     | 11,642                     |
| 1905  | 1,529              | 28,438                  | 65,516 | 13,444                | 3/8                     | 11,363                     |
| 1906  | 1,639              | 30,964                  | 66,820 | 13,667                | 3/8 $\frac{1}{2}$       | 14,623                     |
| 1907  | 1,690              | 30,502                  | 71,155 | 17,027                | 3/8                     | 19,104                     |
| 1908  | 1,752              | 32,663                  | 76,847 | 17,642                | 3/6                     | 22,144                     |



## CHAPTER XXIII.

All your strength is in your union,  
 All your danger is in discord;  
 Therefore be at peace henceforward,  
 And as brothers live together.

—*Longfellow.*

LANARK PROVIDENT SOCIETY.

1861.

**B** EING in the immediate vicinity of the great work carried on by Robert Owen at the beginning of the century, many traditions and memories of Owen and his work would still linger among the people. Some of the men, we believe, who were early members of Lanark Society had as children been in Owen's school. Forty years had passed away when a few workmen banded themselves together for the purpose of forming a modern co-operative society. It was a humble beginning; but what these men lacked in capital, they made up for in a complete faith in the principles of united effort. They each agreed to subscribe threepence per week, and this they continued for eight months. During this period they were doubtless gathering much information to guide them in their future action. By the end of November 1861 they ventured to call a meeting, and lay their views before the public; they were also in a position to submit rules for the guidance of the proposed society. The proposition was readily accepted; the rules were adopted, and ordered to be registered. This was completed on 10th January 1862, and at the next general meeting it was agreed to open a shop, and a committee of eleven was appointed to carry out the resolutions of the meeting. It was six



months after the rules were registered before the shop was opened—namely, the 14th June 1862. In the interim many general meetings of the members were held. The present able secretary says that during this period “things were lively in Lanark.” No less than four presidents had filled the chair during those six months, and many changes had taken place in committee. This did not look very rosy for the future of the young society. The shop was in charge of a salesman, who was in receipt of fifteen shillings per week. The capital, which had been in course of subscription for many months, only amounted to £32, and £20 of this had been spent on fixed stock. It will be seen that this was a very tender plant, and would require the most delicate nursing. The committee were equal to the occasion. They argued that the want of knowledge had much to do with the backwardness of the people in accepting the principles of the movement, so they engaged the well-known Alexander Campbell of the *Sentinel* to lecture to the members. Whatever was the result of this lecture, it could not now be said that they did not understand co-operation, for Campbell was by far the most accomplished advocate of the movement at that time.

The sales for the first year were £1,142, and the first dividend paid was 6d. per pound on purchases, non-members 4d. The total profit for the first year only amounted to £28, 14s. 8d. The following year there was a slight improvement, the sales being £1,409, and the profit £61. The corner was turned, the people began to have confidence in the store, and also began to take a practical interest in it. Four years after its formation the sales for the quarter had reached £1,094, and the profit £83 for the same period; the dividend now was 1s. 9d. per pound. Still the capital was small; it only amounted to £245. An article appearing at this time says: “The population of the town is chiefly engaged in handloom weaving, and the membership is almost exclusively composed of that trade, an occupation in the best of times but miserably remunerated, and the average earnings are greatly interfered with by the fluctuations which this trade above all others is subject to. None but those acquainted with the trade of this society could form an idea of the labour which this turnover of £28 weekly entails upon the

servants of the society, owing to the limited means of the members, which obliges them to buy in small quantities and frequently. With all their disadvantages, they had nobly resolved to conduct their business on cash principles, which circumstance might shame many members of societies receiving credit whose circumstances ought to be such as to place them in a position of purchasing with ready-money. . . . The committee of management have our best wishes. They have established a society of an extent and respectability under circumstances of pecuniary hardship, which says much for their moral worth and business capacity." \*

In 1869 Lanark Society affiliated with the Scottish Co-operative Wholesale Society. At this time a singular controversy arose among the members. They willingly recognised and admitted the benefits of co-operation to individual members in the retail societies, but some of them would not or could not recognise that any benefit would accrue to the retail societies from the Wholesale Society. It appears that this peculiar notion was pretty widespread, for the committee received a numerously signed requisition from the members to hold a special meeting to condemn the action of the committee in sending to the Wholesale Society £50 as loan capital. At the meeting the committee was taken to task, and the minute of the above date says, "The committee defended their action on co-operative grounds. We consider the money is safe. But the question may be asked, what guarantee have you? We have a guarantee to have a voice in the management of the society, and are convinced that failure can only take place when co-operators forget their duty, and seek to destroy or crush in its infancy the future development of the co-operative movement." The decision of the meeting, after much discussion, was that the loan be not withdrawn from the Wholesale Society.

By the twenty-ninth quarter the sales were nearly £100 per week, and the dividend was 2s. per pound. The members were purchasing on an average eight shillings per week per member. Considering the circumstances, this was good work. Lanark even at that early day foreshadowed that policy which distinguishes it to-day—its purchasing

\* Old *Scottish Co-operator*.

from co-operative sources. Already they were doing well at the Scottish Co-operative Wholesale Society, and they were naturally proud of their first dividend from that organisation, which amounted to £4, 6s. 11d. While monetary matters naturally absorbed a good deal of their attention, still the mental development was not forgotten. We read of a lecture being delivered to the members by Mr James Borrowman, which was bound to have an educative effect. The sales still increased during the following years. If we take the figures for 1882, or twenty years after the humble beginning, the sales were £14,921; the profit, £1,598; dividend and interest from the Wholesale Society being £220, 9s. 4d. Ten years later (1892) the sales were £21,635; the profit, £2,878; dividend and interest from the Wholesale Society being £556, 15s. 11d. The increases still continued. By another ten years (in 1902) the sales were £37,418; the profit, £5,607; the dividend and interest from the Wholesale Society being £1,237. But the year just closed (1909) is a record, the sales amounting to £51,241, and the profit to £7,134.

The above to our mind is a romance in figures. In 1862, after subscribing for months, they could only raise £32, and since that time they have declared profits to the amount of £122,271. All honour to the co-operators of Lanark. They allow no travellers from outside merchants to tell them fairy tales of bargains; the local produce may be said to be all that is purchased outside of co-operative sources.

In this slight sketch many eminent co-operators should have found a place for work well done, but none deserves mention more than the present secretary and manager, Mr James Murphy, who for many years has conducted the business to the satisfaction of all. His brother, Mr Henry Murphy, president, has won and kept the confidence of all good co-operators for a generation.

#### PORT-GLASGOW'S SOCIETIES.

There are unfortunately two co-operative societies in Port-Glasgow. Fore Street Society was started in 1861, the promoters being workmen engaged in the local ship-yards. From a small shop in Church Street, where the



society first saw the light, it opened a larger place in Scarlow Street, where for many years it carried on an increasing business, till about seventeen years ago the property in Fore Street was acquired by the society. The above may serve as an outside history of the society ; but it has had an interesting and inner history. Its difficulties for a long time were not only numerous but sometimes very serious. Happily it has always had on its executive men that were equal to the occasion, and but for whose indomitable courage and intelligence the society must have passed away. In 1866, Mr Bell, the salesman, who was a faithful friend of the society, worked in such harmony and energy with his committee that the difficulties were surmounted and the society placed on a sound financial basis. This was only five years after its start, and it had already established successful baking and drapery departments. The occasional depressions of trade in the shipbuilding industry had its effect on the store ; sometimes it looked really serious, with falling sales and diminished membership, but it still struggled on, now hoping, now fearing. The following report by the directors in 1871 shows an upward tendency. The cash sales for the quarter were £1,142, or £102 more than the previous quarter. After paying necessary expenses, the net profit realised amounted to the sum of £76, 9s. 10d., while £16 had been added to the payment of shares in the Scottish Co-operative Wholesale Society. The directors agreed that a dividend of 2s. per pound be given on members' and 1s. per pound on non-members' purchases. Although it had at this time been only ten years in existence, and its capital was only £102, a delegate from this society at the quarterly meeting of the Scottish Co-operative Wholesale Society had the temerity to suggest the desirability of the Wholesale Society erecting a sugar-refinery in or about Port-Glasgow. That is nearly forty years ago, and the Wholesale Society has not yet considered it advisable to enter this business. However, Fore Street Society has prospered. To-day it has a thousand paid-up shares and deposits of £5,204 in the funds of the Wholesale Society, its purchases from that institution being £10,889 for the half-year. A truly magnificent result, after all its trials

and difficulties. Another successful society, an offshoot from the above, came into existence in 1879, named the "Provident." It will have our attention in its proper place.

#### CUMBERNAULD SOCIETY.

In 1861 the population of this village may have been about 1,500, and has not increased much since then. The industries consisted of coal and limestone mining, and a few looms were still to be found giving a very precarious living to some old weavers. During the year mentioned, some of the workmen employed at Netherwood Colliery, being dissatisfied with the goods and their prices as supplied to them by the local shopkeepers, and being free to choose their own shops, thought that co-operation would give them a way out of the difficulty. About this time Alexander Campbell was writing on the subject in the *Sentinel* newspaper, which was beginning to give reports of the success of some societies. After much deliberation, it was decided to establish a society in Cumbernauld. Mr Daniel Cameron, the manager of the colliery, highly approved of the action of the men, and was elected the first president, and Mr Alexander Wilson, a young, intelligent miner, became its first secretary. While collecting, in small sums weekly, the necessary money with which to make a start, the committee wisely engaged Mr Campbell to address the inhabitants on the subject they were all so much interested in. Before that meeting separated forty persons pledged themselves to become members. They had £20 of capital when they rented a small shop at £6 per annum. The opening ceremony, if such it can be called, took place on 8th November 1861. The number of members was now sixty, and the capital had reached £40. They employed a Mr Daskine, who formerly had a small shop in the village, to be salesman, at sixteen shillings per week. From its inception this little effort was an entire success. The first week's drawings amounted to £36, and the sales for the first quarter were £520, the first dividend being 1s. 8d. per pound. The members were delighted. As their business was conducted on the cash principle, they soon

drew all the respectable workpeople in the neighbourhood to the shop. The shopkeepers, who seemed to give unlimited credit, were paralysed—they were left with the credit customers; the principal merchant became bankrupt, his book debts, amounting to over £1,000, being sold for £20. One of this society's admirers, speaking when it had been seven years in existence, said: "It has cheapened the necessities of life, selling at very small profits, and yet it has benefited the members directly to the amount of £600 during the seven years of its existence."

18/10/10





## CHAPTER XXIV.

And if the idea of mutual help—the principle that work done should be done for the benefit of all—were established, the more they worked together the better it would be for all.—*Thomas Hughes.*

## REDDING SOCIETY.

1862.

**M**ANY of our Scottish co-operative societies owe their inception and formation to the miners. Some of our larger coal-fields are situated at a considerable distance from any town or village, and the colliery proprietors have had to erect rows of workmen's dwellings in the vicinity of the colliery. It cannot be said that those dwellings, as a rule, are either comfortable or picturesque. The massing together of numerous families in somewhat isolated places has always been an attraction for enterprising shopkeepers. The miners, then, were ever at the mercy of any trader that set up a business in their midst, the more especially if there was a licence in connection with it. Because of these circumstances, many intelligent miners in the 'sixties advocated successfully the starting of a co-operative society in the remote colliery villages. Redding was one of those isolated mining districts that lent itself to the formation of a society. Falkirk, the nearest place of any importance, was two or three miles distant. In January 1862, a little society was formed at Reddingmuirhead, a detached hamlet then, but less so to-day, owing to the growth of the population through the introduction of such industries as Nobel's explosive works.

Although careful search has been made, not a scrap of information remains in the society's premises regarding

its formation. A few of the pioneers are happily still living, but, like old soldiers, each gives a somewhat different description of the campaign, according to the position he occupied. The first rules were signed by James Russel, jun., president; James Bennie, secretary; John Taylor, director; and James Simpson, trustee. The registration is dated 19th February 1862.

The first minute-book in existence is dated April 1869, and begins with describing the following drama. The opening scene is in an accountant's office in Glasgow; time, 5th May 1869. *Dramatis personæ*: James Bennie, secretary, and John Chalmers, shareholder, of Redding Co-operative Society, accompanied by their law agent; in the background were ten or eleven creditors of the society, amongst them being Mr Borrowman, manager of the Scottish Co-operative Wholesale Society, which had only been a few months in existence. The story was soon told. The society was deeply involved with these creditors, and saw no immediate prospect of meeting its obligations. A statement of affairs was submitted by the society's agent, in which time was craved to give the society an opportunity of recovering itself. It was a humiliating spectacle. The representatives of the society had practically nothing to say. Although their rules laid down that the society was to be conducted on ready-money principles, yet the debt of the members had brought them into their present unfortunate position.

After deliberation, the meeting "appointed an accountant to investigate the state of the society's affairs, and report to a small committee of the creditors; and if this committee were satisfied with the report, the society be allowed twelve months to pay the debts due by them, on condition of their lodging in the bank, in name of the accountant and principal creditor, monthly, a twelfth part of their liabilities, to be divided quarterly among the creditors, till the whole claims are paid off. The accountant to be paid by the society; and a meeting of the creditors to be called in the event of the society failing to lodge the necessary sum in the bank."

This was the sentence passed on those poor fellows for playing fast and loose with their own rules in regard to that terrible enemy of co-operation, the debt question.

On the following night a special meeting of the members was held to hear the report of their representatives who had attended the meeting of creditors. After hearing the report, the meeting agreed to a proposition of the committee, that they should borrow £180 on security of the lease they had on land and buildings. It is to be inferred from what followed that one of their own members, who had been one of the promoters of the society, at once came forward with the amount required, and the bond was made over to him.

Another meeting was to be held shortly to consider what steps should be taken to have the members' balances collected. It is interesting to note that at this meeting Mr John Walker was appointed secretary of the society, a position he held for over thirty years, with credit to himself and profit to the Redding Society. A strong effort was made to induce the members to clear off their balances once a quarter, which was fairly successful. At a general meeting, held in August, a resolution was agreed to, that no money could be withdrawn from the society till the society had cleared off all their merchants' accounts. This action, coupled with the committee's determined efforts to compel members to clear off their balances, soon began to have an effect. Another step taken to meet their liabilities was to write off the members' capital a sum equal to the interest due upon creditors' accounts and the expenses of the accountant for his investigation of their affairs. His report had evidently satisfied the creditors, as the society was allowed to go on with the business, but the obligation to make the quarterly payments into the bank to satisfy the creditors was rigidly held to. It is not recorded how much was written off capital at this time, but I have it on good authority that it amounted to eighteen shillings and sixpence per member. To show a little profit, a sum equal to sixpence per pound on purchases was taken from reserve fund. What a determined and protracted struggle these men had to keep the society in life will never be fully known.

That their continuous troubles had not killed their co-operative spirit is evidenced by their agreeing, in February 1870, to take five shares in the Scottish Co-operative



Wholesale Society, though, happily, this did not call for an immediate expenditure. The same year they opened a loan fund, inviting their members to contribute, and made over what property they had outside of the former bond to their trustees to be held as security for the lenders. The legal expenses of their financial trouble fell heavily on them in July 1870. Nothing daunted, they unanimously, in general meeting assembled, agreed that 13s. 3½d. should be taken from each member's capital, except those who had joined the society since October 1869. Trade was increasing, and no money was allowed to be paid out, so that financially the society was improving. They were soon in a position to meet any applications for withdrawal of capital; but they enforced a rule that no member would be allowed to withdraw profits unless he had at least three pounds in the funds of the society. By March 1871 they were enabled to pay back the loan of £180 that had been advanced by one of their old members. The long night was past; morning had at last dawned on this devoted band. What shall we modern co-operators say of them? They kept the light of co-operation burning for years amidst what seemed to most people impenetrable darkness. They had no advisers and few sympathisers; on the lonely moor, or in dark coal mine, they studied what seemed for a time their hopeless position. But honesty and determination solved the problem. In May 1871 they sent their old and valued director, Mr Peter Maxwell, to be their first delegate at a Wholesale Society quarterly meeting. After this, their former terrible experiences stood by them as a warning; they instituted safeguards that would in future prevent the debt question again submerging them. Their secretary, Mr John Walker, who only passed away a few months ago, was a tactful and faithful guide, and to him much credit is due for the splendid position this society occupies to-day in the co-operative movement. Their methods for many years might be considered somewhat crude, and their meetings sometimes difficult to control, but there has always been a number of earnest men that worked determinedly and unselfishly for the society's interest. Mr Colin Maxwell, a quiet but thoughtful man,

during his long connection with the society gave of his best for the good of his fellows. The present manager, Mr Archibald Smart, follows the policy of his predecessor with marked success. The outstanding feature of this society is most commendable to other societies. Its property, the original value of which was £16,800, stands in their books to-day at the nominal value of £800; it has thus been depreciated by £16,000. It has a capital of £71,304, a membership of 2,474, and a trade of £33,231 per quarter, allowing a dividend of 4s. 4d. per pound on purchases; a reserve fund amounting to £3,860, and loans to members for housebuilding purposes, £1,312. There is also a well-stocked library, which is much appreciated by the members. They have now six grocery and drapery centres, also four shoemaking departments, besides bakery and fleshing businesses. Few, if any, societies in Scotland have been so low down as Redding Society, and very few have risen so high, when the circumstances are taken into account.

#### PORTOBELLO SOCIETY.

1863.

Although Portobello now forms part of the municipality of Edinburgh, with an almost continuous line of buildings between the city and its suburb, the time was when Portobello seemed a long way off, and was completely apart from Edinburgh in nearly all its activities. Of industry there was comparatively little; the glass works and brick fields being the principal, if we except the building trades, which have always had fair employment because of the continuous extension. In 1863 it was, comparatively, a more unlikely place to form a co-operative society in than it is to-day. However, in the above year a society was started, and it is healthy and sound at present, and likely to continue so as long as the policy that has built it up to its present dimensions is continued.

A working joiner named Robertson Rodger had left Portobello to follow his trade in Liverpool some years before our story begins, but, returning to Portobello in 1862, he soon made a stir among his fellow-workmen. While in England he had come into contact with some

enthusiastic co-operators, and, being studious, he soon recognised its power for good among his class; and, further, he mastered the details necessary for forming a society. On his return to Portobello, he soon fixed on likely comrades who would help him in the rather ambitious task he had set himself. John Borthwick and William Brown, also workmen, joined hands with Rodger, and this trio may be said to have been the joint originators or promoters of Portobello Society. They must have been men of good character and reputation, because, immediately they laid their co-operative scheme before their fellows, it was accepted with enthusiasm.

The usual preliminaries were got through with the minimum of trouble, and the little society started on its useful voyage with the good wishes of a rapidly growing clientele. Little more than a year after they had commenced, we find them voting £2, 10s. to the Wolverhampton locksmiths, to help them in a struggle they at the moment were carrying on for better conditions of labour. Another significant incident we note, that at this early period of their history they ordered eight dozen copies of the *Scottish Co-operator*, to be distributed monthly among the members of the society.

In December 1865, what seems to have been their third half-yearly report and balance-sheet was issued by the directors:—"Your directors have great pleasure in again presenting you with the usual half-yearly report and balance-sheet, the statements in which show that the society is still in a prosperous condition. The receipts for goods during the half-year amount to £1,989, 19s. 10½d., being an increase over the previous half-year of £484. During the half-year twelve new members have been added to your society, making the present number 104, after allowing for those who have withdrawn. The net profits amount to £121, 5s. 6d., which will allow (after paying the usual interest on capital and placing £6, 1s. 9d. to the reserve fund) a dividend of 1s. 5d. per pound. The directors are glad to find that the drapery and shoe departments have enjoyed a large share of your patronage, and beg to remind you that the greater the business the better could these departments be supplied with the variety of goods required, and the quicker the



returns the cheaper could the society afford to sell its goods."

A capital report for a society only about eighteen months in existence. One favourable item among others in the balance-sheet is the fact that sales to non-members amounted to £343. The society was attracting people who would shortly become members.

By the time the society was six years in existence (1870) it was doing a business of £3,851 per half-year. The average weekly sales were £142, 12s., the profit was £276, allowing of a dividend of 1s. 7d. per pound. During the half-year twenty-five new members had been added, and eighteen had withdrawn, and the membership was now 137. The balance-sheet shows that at that early date Portobello Society was purchasing well from the young Wholesale Society; they had received £13, 3s. 4d. as dividend and interest from the Wholesale Society, and 13s. 4d. as profit from the Paisley Manufacturing Society—these two items being the cause of much rejoicing among the enthusiasts. In the two items referred to some of the promoters of the society saw the beginning of the expansion of co-operation from the humble village store to a great co-operative commonwealth. Well might Robertson Rodger and his friends be satisfied with their effort to improve the conditions of their fellows.

The society has now an excellent position; fine properties, good trade, and sound financially. The late John Poole was president for many years; he was a wise and cautious guide, and was respected far beyond the area in which his society was situated. Portobello Society to-day has 860 paid-up shares and £1,360 deposits in the Wholesale Society.

18/10/10

## CHAPTER XXV.

Even if the stores only provided cheaper food, they aided in the improvement of the material condition of the people, which was the beginning of all reforms.—*E. O. Greening.*

## GRANGEMOUTH SOCIETY.

1864.

**I**F the beginning of this now flourishing society is not lost in the proverbial mists of antiquity, at least all that would throw any light on its birth and early troubles has gone, no one knows where, years ago. The date of its formation is fairly well proved to have been 1864, and some of its promoters were well known as active co-operators for many years after. James Leishman was its first president, John Arnot its first secretary, while the office of treasurer was filled by John Hogg. Like so many other societies in Scotland, its beginning was extremely humble. The registration is dated 20th April 1864, and the first place of business was a small house containing a room and kitchen; here the pioneers, with varying fortune, struggled on for some years. It is said that great satisfaction was expressed when the sales reached thirty pounds per week. We have evidence that when the society was seven years in existence it was only doing an average business of £92 per week. In the report at that time prominence is given to the fact that eleven new members had joined during the quarter. The capital of the society, including loans, amounted to the respectable sum of £1,259; but already they had sunk £816 in the premises of the society, leaving only about £443 of actual working capital, and at the same time the members' debts stood at £406, 13s. 7d. It will thus be seen that their

capital was far too small. Still they fought on, and in time overcame many difficulties. From their present balance-sheet we gather that they have now a membership of 1,450; their quarter's sales amount to £14,561, equal to an average weekly purchase of 15s. 3d. per member; and they pay a dividend of 2s. 10d. per pound on purchases. Their central and branch establishments comprise grocery, drapery, boots and shoes, baking, fleshing, tailoring, dressmaking, and millinery. The capital (including loans) now stands at £37,691. The original value of their property was £22,608, while its nominal value to-day is £15,097. They have also a reserve fund of £1,810, and they give generously to charities and to educational purposes.

The society must have been of the greatest benefit to the people of Grangemouth, who periodically suffer from the fluctuations of trade which is more or less felt at all shipping ports.

#### GLASGOW EASTERN SOCIETY.

1865.

The Glasgow Eastern Co-operative Society's history is more or less bound up with the early attempts at co-operation in Glasgow, at least in its initial stage. It will be remembered that the second Glasgow Co-operative Society came to grief in 1864. It will also be in the reader's mind that that society had opened branches all over the city. When the crash came, the members in the Parkhead district took over the branch which the Glasgow Society had planted in their midst. This society, called the Parkhead Co-operative Society, was carried on successfully for many years, being finally amalgamated and merged in the present Glasgow Eastern. In passing, it may be said that the Cranstonhill branch of the Glasgow Society was treated in the same way by the members in the Anderston district, and was known for some years as the Anderston Co-operative Society: this little effort succumbed in 1879. Of course, the failure of the Glasgow Society told heavily against co-operation for many a day. But there were a few of the members who had learned to prize the principles of the movement, although some of



them had lost pretty heavily in the late disaster: they had been discouraged, but not defeated. Those of them who resided in the Calton and Bridgeton districts had come to the conclusion that if a co-operative society was carefully and properly managed, the members must be greatly benefited. They began very cautiously. A pound of tobacco, a load of meal, and a cheese was the first experiment, and the articles were divided among the subscribers, it is said, in many an out-of-the-way place. In 1865 they were in a position to rent a back kitchen in Struthers Street. This was their first place of business; and anyone looking at their grand and imposing premises to-day would scarcely believe that these buildings were the successors of the humble back kitchen.

The committee kept the kitchen open a few nights in the week, and they themselves performed the duties of salesmen. There were only eighteen members the first quarter, and some of them were easily served, judging from the exceedingly small sales. The first week's sales amounted to £2, 9s. 1½d., the second week's fell to £1, 4s., and the third week's rose to £3, 17s. 6d. After that they seemed to grow, and the first quarter-end showed that sales had been effected to the amount of £101, 5s. 1½d. This was truly a humble beginning; but the leaders were grateful, and they were able to declare a dividend of eightpence per pound.

For two years this cautious committee continued the uphill fight, selling the goods in the back kitchen two or three evenings in the week, and giving their attention to buying and administration on the other evenings. No salary, no hope of reward beyond that of making the society a success. It was a struggle, but they felt they were succeeding, and that was everything to them. At length, in 1867, the kitchen was discarded, and a tiny shop was taken in Clyde Street, Calton. Although the business was growing, they would not yet risk the employment of a shopman; but continued to attend to the customers, only opening the shop in the evenings.

If we take the sales by the year, the first year's were £524, 10s. 4d.; the second, £794, 7s. 10½d.; and the third, £629, 15s. The average dividend had been about ninepence per pound. Not much to boast of, after three

years' unremitting toil. But this committee was not going to be beaten. They lauded the benefits of the store by day in their workshops and factories, and at night they worked hard to please the customers. At length they saw their way to open the shop in the daytime, a girl being put in charge at ten shillings per week. It is not to be supposed that these amateur shopmen merely sold groceries; from the very start they dealt in drapery as well. It is strange to-day to read that when the little shop required papering, they bought some pieces of wall-paper, and some of the members were commandeered to place it on the walls.

It was not till 1868, although they had been in business for three years before, that we find the rules were registered. It was also in this year that the Wholesale Society was formed, and the Eastern was amongst its most earnest supporters and among its first customers. In 1871 they became a member of the United Co-operative Baking Society. By this time the tiny shop had to be given up, and a larger shop was opened in M'Kechnie Street. They also joined with the other city societies at this time in forming the United Drapery Society, which was established in Argyle Street. Another step forward was the resolution to grant a weekly half-holiday to the store-keeper, and to grant bonus on the wages of the same person.

After six years' work, the sales for the twenty-fourth quarter amounted to £412, and the profit now allowed of a dividend of 1s. 3d. per pound. They had still only one employee, the committee being yet willing to lend a hand.

There are some curious entries in the minutes at this time. "A letter was read from a member, intimating his withdrawal from the society, and agreeing to take the amount of his capital in goods." Another is "that the secretary be instructed to write to the Wholesale Society to know the reason why his letter about the rise in carvie was not answered." Another: "It was duly moved and seconded that we try three tins of New Zealand beef." Still, they were going forward. Some of the members in the London Road district were demanding a branch in their neighbourhood; and this not being granted, the

dissatisfied members started a society of their own, and thus London Road Co-operative Society came into existence.

The starting of a butchermeat department in 1873 was only partially successful for a time; but even this department was mastered by the Eastern men. Coal was added in due time. A grocery branch was opened in Graham Street, the first week's sales amounting to £12, being largely a deduction from the existing shop. Ten years after this society started (in 1875), the membership was only 130. The sales for that year were £4,772, and the profit yielded 1s. 5½d. per pound on purchases.

An educational committee was formed, and a room was rented for the purpose of giving the members an opportunity of meeting in the evenings to hear papers read occasionally. On the other evenings it was used as a reading-room; and an effort was made to begin a library. This was in 1876, and speaks well for the intentions and character of these early educationists.

The following year, through the failure of the United Drapery Society, the Glasgow Eastern lost £59, 10s. 1d. The stock of the Drapery Society, when its end came, was divided among the shareholding societies, and the portion falling to the Eastern was sold off in the education room by two members of committee.

Another small society, called "The Bloomvale," whose premises were in Crownpoint Road, was near the vanishing point in 1878, and it was thought wise by the Eastern to take it over, thus averting a co-operative failure. There were only thirty or forty members attached to the Bloomvale Society, but some of them were enthusiastic co-operators, who soon became valuable members in the Glasgow Eastern.

The Eastern was rapidly becoming popular. Another branch was opened; and boots and shoes were added to the growing business—although this latter department could only be accommodated in a room and kitchen, which was fitted up for the purpose. Other three branches were added in 1887–88. In the latter year, to support the Scottish Farming Association, the first co-operative dairy in Glasgow was opened in the Gallowgate. Before the end of 1892 other five branches had



been added, and ground secured for the purpose of erecting central premises. In 1893 these handsome buildings were dedicated to co-operative purposes, the total cost, including ground, being £7,500. Still the business extended, and the minds of the committee kept pace with it. Stables, cold storage, a packing department, and offices, with all the necessary plant, were added in rapid succession, at a cost of £17,000. It reads like a romance. Twenty-six years ago this society had only one miserably small room, open a few nights a week, for transacting its little business; now the district seems to be rapidly becoming their property—almost every street bears witness to their growing power and their great possessions.

The history of Parkhead and Westmuir Society (1831) has been already given. Reference has also been made to Parkhead Society, which was saved out of the wreck of the Glasgow Society. About the year 1885 these two Parkhead societies became one, and for years was recognised as Parkhead Society. In 1901 an amalgamation took place, and the old society of 1831, and the remnant of the old Glasgow Society known as Parkhead Society, thus became merged in the Glasgow Eastern Society. Thus to-day these ancient and modern societies work harmoniously and successfully together in carrying out the principles that fired the enthusiasm of the weavers of Parkhead and Westmuir eighty years ago.

The business activities of the Glasgow Eastern Society cover a large area in the east-end of the city, and its capital, membership, and trade still increase, while its usefulness and advantages are greatly appreciated by an ever-growing number of co-operators. From all this success it will be seen that the old Glasgow Society, although regarded as having been recklessly managed, still, in its disaster was planted the seed that has given us the Glasgow Eastern. Its lending library, its reading-room, its classes, and its guilds all speak of intelligent administration. Mr Robert Baird, who was first appointed secretary in 1876, still gives of his best to the Glasgow Eastern.

18/10/10

## CHAPTER XXVI.

What do co-operators principally need?

Plenty of honesty, in thought and word and deed;

Plenty of desire towards all men to be just;

Plenty of cash dealings, but very few on trust.

—*E. V. Neale.*

## LOCHGELLY SOCIETY.

1865.

**L**OCHGELLY is a mining centre about seven or eight miles from Dunfermline, where co-operation has found most fruitful soil in which to flourish. This society need scarcely apologise for want of early documents and books relating to its formation and its years of youth. Thirty years ago its buildings were burned to the ground, and much that would have been useful and interesting was destroyed by the conflagration. While we write these lines, another similar disaster has overtaken the society, and at present, what a few days ago was a beautiful pile of business premises, is now a mass of blackened ruins. But the men who have so long and so successfully led this fine society are not disheartened by this temporary check to its progress. Already steps are being taken to carry on the business, so that the members will suffer no inconvenience.

In 1864 a few energetic villagers began to discuss the desirability of forming a co-operative society. The leaders were well-known men, whom the people looked up to and respected: this was the secret of the growing enthusiasm. The first meeting was held in the Iron Company's Hall on 24th April 1865. There was no hesitation in accepting the proposal to start a society. Office-bearers were elected, and a capital choice was made—William Arnot, president; William Smith, secretary;

and George Westwater, treasurer. Equal care was shown by the meeting in selecting the committee. Looking over the names to-day, it is not too much to say that at this the first meeting the proposed society was established on a sure foundation. The usual preliminaries were soon got over, and a shop rented at £9 per annum was secured. This shop from the day it was opened became a magnet, drawing people from far and near. They had a salesman from the first, and a purchasing committee, with certain well-defined limits of power, who did the whole of the purchasing. No doubt the secret of the success of this society was largely due to the determination of the leaders to enforce loyalty. The secretary was instructed "to acquaint the committee of all members not purchasing at the store." What was done after this is not very clear, but it is certain the sales increased considerably the following quarter. The sales for the first year were £3,210, and the average dividend 1s. 8d. per pound. Everybody was satisfied, and there was growing peace and prosperity in the village. It appears that Lochgelly Iron and Coal Company had long possessed a store which, it was said, was kept open for the sake of their workmen. Now that the co-operative society was getting strong, and possibly the company's store getting weaker, we find the old store purchasing from the society and getting a non-member's dividend. It shows the grit of the men in office when they carried a motion to discontinue paying a non-member's dividend to the company's store. A generous spirit was evinced by the members when they agreed to close their shop at six o'clock in the evenings. They also voted one pound to the shopman for "extra trouble" and ten shillings to the shop-boy for being "dutiful and attentive." By 1867 the Iron Company, no doubt feeling keenly the opposition to their old store, offered through Mr Landale to sell their store to the co-operative society. This caused considerable anxiety to the committee, because the old store sold spirituous liquors. The committee could not agree, and the question was laid before the members at quarterly meeting. On a vote being taken, by a majority of fifty to twenty-five it was decided to buy the store and sell spirituous liquors. It was said at the time that it was owing to the insidious training the Lochgelly



people had received through the medium of the company's liquor store that they wished to continue the evil practice in their co-operative society. The committee reluctantly sent an offer to rent the company's store for £50 per annum. Mr Landale, for the company, replied that "owing to other arrangements having been made, he had to decline their offer with thanks, but he was gratified to know that a large number of the company's workmen were members of the society, and the society had his best wishes for success." Thus Lochgelly Society narrowly escaped being tied to the detestable drink traffic, which would have more than cancelled all the good of its co-operative efforts.

From the very first Lochgelly has taken the keenest interest in all pertaining to the Wholesale Society; they were represented at the formation meetings, in 1868, and Mr William Smith, their trusted secretary, was elected a member of its first committee. Baking was added to the society's business about this time; and but for the want of sufficient capital a lease would have been taken of Boswellknowe farm, the committee showing their wisdom by curbing their enthusiasm and declining to enter a business without the necessary capital to carry it on successfully. New and larger premises were now necessary for the growing business, so that by the end of 1875 a fine building with all the necessary accommodation passed into the use of the society. On the 10th February 1877 this fine range of business premises was completely destroyed by fire, though fortunately the stocks and buildings were covered by insurance. In describing the fire a local newspaper concluded with these complimentary remarks on the society: "It has been said that the greatest incentive to make money is just to possess a little. Many a workman with a few pounds in the store has thereby been induced to add to it; and in many cases in Lochgelly there are men living a comfortable and respected old age whose first inducement to save was by becoming members of the store."

The remainder of the history of this splendid organisation is a record of steady increase and extension. Branches had to be opened in the outlying villages, which have all been successful. Thus at Auchterderran the business comprises grocery, drapery, fleshing, and shoemaking;

at Glencraig the same departments are carried on with conspicuous success ; and at Lochore grocery and drapery departments are doing well. An educational committee does good work during the winter months in organising lectures, and in superintending the bright and cheerful reading-rooms. The society is thoroughly co-operative in relation to the federations, the Section, and the Conference. To-day they have 3,120 members ; a capital of £71,303, an average of £22, 17s. per member ; and their trade is £46,557 per quarter. To men like William Smith, Henry Cook, and the present painstaking chairman, Mr Alexander Kerr, much credit is due for past and present prosperity. Long live Lochgelly Society !

#### TRANENT SOCIETY.

1865.

In 1865 the population of the village of Tranent, in Haddingtonshire, was chiefly made up of miners and agricultural labourers. It was a few miners, who were anxious about the moral and material welfare of the inhabitants, who conceived the idea of forming a co-operative society. The character of these men may be measured from the fact that from the outset one outstanding rule was to be adhered to—"that no alcoholic liquors shall be sold in the name of the society." If they were poor, they had considerable self-respect, and they thus early determined that the store should in no way lend itself to the demoralising traffic. Another good feature they kept in the forefront of their rules was, that no credit would be given at the store. The share was fixed at one pound, but could be paid in instalments, no dividend to be paid on purchases till the share was fully paid up. With £20 of capital they began, in 1865, in a humble way, and, because of their wise and sensible rules, their progress was immediate and continuous. When a few years after they wished to purchase a property for their growing business, they raised the value of the share to two pounds, and added all profit to capital. This action showed great confidence in the future of the society. The members went on purchasing, receiving no profit, quite satisfied that all was for the good of the society. In this way capital was

secured to purchase the property, and considerable prosperity attended all their undertakings. By 1870 the business had so increased that capital was again wanted for new premises. A resolution was adopted "to increase the capital by each member holding five one-pound shares, all profits of members to be added to their share capital till each had the requisite amount." Members under this system grew rich without effort, as each member's profit was added to his or her share capital. The members seem to have been very loyal, for in a short time we find the directors bringing forward a scheme for the building of shops and houses above, the total cost being set down at £4,000. To poor working-men this seemed too ambitious a scheme, and it took a long time and much discussion to convince everyone that it would be a success. In 1872, or seven years after the formation of the society, they took possession of this splendid pile of buildings: and, be it observed, it was built from accumulated profits—no bonds or borrowing being necessary.

About this time, the co-operative society in Cockenzie, a village only one and a half miles distant, was not in a flourishing condition. Tranent boldly held out its hand to this struggling society, and took it over.

About the same period a very awkward affair arose over an impending strike of the miners. One member made himself obnoxious to the general body by using every opportunity at the store meetings of raising the question of the impending strike. Thus sides were taken and parties formed. A special meeting was called for the purpose of expelling this troublesome member, but it was not successful; much temper was shown, and the safety of the society was feared for by the more moderate men. However, in time tempers cooled and all became friends, but the incident shows how easily a successful society may be rent in twain when party strife and feeling rule instead of reason.

It is pleasant to read in the records of this society that from its inception no serious check to its prosperity has occurred. The members were always willing and able to supply all the capital and trade that were required.

Few societies starting in 1865 can say that they have had only two managers till now. Mr John Cairns, who



fills that post at present, entered the service in 1889, and during his managership has greatly helped to develop this enterprising society.

In 1893 the society bought sixty-three acres of agricultural land, and when the tenant's lease expired, in 1900, the society became the occupier, and added farming to the many departments of its organisation. A further purchase has been made since the above date, and now the society owns one hundred and thirty acres, the total cost for land and farm buildings being £9,715. The whole of the land is worked by the society for the society. After paying interest on capital at the rate of four per cent., they have been able by means of the net profit to reduce the accounts for implements and permanent improvements, such as draining and fencing, to a nominal sum; they have also depreciated the original value of the land and buildings by £1,035: thus all profits arising from this interesting experiment go to depreciation of the farm.

Great credit is due to Mr William Shaw, the president, who has been a member since 1873, for the tact and talent he has placed at the service of the society. Mr John Young should be remembered for all time for what he has done in the best interest of Tranent's store. In 1910 the membership is 2,436, the share capital £30,508, and loans £12,159.

23/10/10.

## CHAPTER XXVII.

Thus the circulation of wealth in a nation resembles that of the blood in the natural body. . . . There is a flush of the body which is full of warmth and life.

—*John Ruskin.*

EDINBURGH NORTHERN DISTRICT SOCIETY.

1866.

THE above society bulked so largely for many years in Edinburgh, and during its thirty-four years' existence accomplished so much good work, that one feels it would be ungracious to leave it out of our history because it wisely took up a wider field of co-operative usefulness.

It will be remembered that St Cuthbert's Association started a branch of their business in the Stockbridge district, and that in the year 1866 they resolved to close this branch. The members who had been dealing at the branch made arrangements to carry on the business as a separate society, under the designation of the Edinburgh Northern District Co-operative Society Limited. The chairman of St Cuthbert's, Mr John Borrowman, who was a resident in the district, left St Cuthbert's and became the chairman of the new society. A group of able and determined co-operators formed the first committee.

From the beginning of their career they were beset with difficulties of no ordinary kind. The debt question, the want of capital, and the want of trade brought them nearly to an ignominious end when they were barely two years in existence. The members numbered only fifty. A motion to bring the society to an end was proposed in 1868; the motion, however, was defeated. In the following year the value of the shares was reduced by

seven shillings, making them worth only thirteen shillings on withdrawal. The committee went from house to house in the district, pointing out the advantages of co-operation to every householder, and their efforts were to some extent successful in getting a few to make purchases at the little store. A loss of £90 in 1869 again plunged the committee in despair. The membership now fell to forty. In 1870 the members had not increased, although the trade had improved somewhat. The outlook was dark and hopeless; but still these brave and unselfish committeemen went about lauding the principles of co-operation, although they could not point to any financial gain beyond the 5d. per pound dividend they had just declared. During the next year (1871) they carried on their local propaganda with even more energy, with the result that a feeble ray of hope appeared—their sales were slightly increased. Six years after they had started—which had been six years of incessant toil, without the slightest remuneration—they had only fifty-six members and a share capital of £28, 19s. 10d.; but they had managed to build up a reserve fund of £11, 19s. 7d., of which they were extremely proud. Their profits would now allow of 10d. per pound on purchases.

Frequent public meetings, with good speakers, began to have an inspiring effect, and, with the exception of the eternal debt question, their troubles were decreasing. By 1875 the membership had reached 175, the sales for the quarter were £921, the share capital was £133, and 1s. 5d. per pound was the dividend. A bakery was set agoing; and a motion was carried to pay the committee five shillings per quarter. It was now nine years since they took over their self-imposed task, and this was the first recognition they had received; yet some of our opponents say that but for the emoluments of office there never would have been a co-operative movement. Such remarks only show a want of knowledge, not only of men, but of the fascination and power of co-operative principles.

No sooner did prosperity smile upon their efforts than this committee immediately connected their society with all the co-operative organisations. The Wholesale Society was early and loyally supported by them. The Union,



the local Conference, the Insurance Society, the Edinburgh Printing Company, the Paisley Manufacturing Society, were all contributed to as became earnest co-operators.

The year 1880 found the Northern on the high road to success: the membership was now 406, and the capital reached £1,938. The following years only added to their prosperity. Increased sales, membership, and capital marked every succeeding balance-sheet. New property was secured, new departments were inaugurated, education was attended to, and appreciated by the members. But just when everything was going smoothly, a difference of opinion on the question of management rent the society in two. About one hundred members seceded, and formed another society in the district named the St Bernard Co-operative Society. Nothing discouraged, our friends of the Northern by energy and good management soon restored their society to its normal condition. A reconciliation took place in 1895, and the members who left the Northern six years before were received back into the original fold.

Branches in all departments were now opened all over the district, and all of them were successful. Mr David Rowat, late of Kilmarnock, was appointed manager, and during his eight years' service added greatly to the usefulness of the society. Mr Dunsmore was the next manager, who sustained the high reputation enjoyed by the Northern.

It was a statesmanlike action that took place in 1899, when St Cuthbert's Association approached the Northern Society for the purpose of amalgamation. The economy of administration and the increase of co-operative power in the city outweighed all selfish thoughts with the Northern. They agreed to amalgamate with the premier society of the country. The preliminaries were soon settled, on a fair basis to all; and thus the Northern, which had really been a part of St Cuthbert's in 1866, and had for thirty-four years carried high the banner of co-operation, now in 1900 returned to the parental roof. What had formerly been two great organisations now for ten years have unitedly worked harmoniously and powerfully for the common cause, and have set a splendid example for many other societies to follow.

Nothing too good can be said of the pioneers of this society. They led a forlorn hope—and won. John Borrowman, David Rintoul, B. Todd, J. Mallinson, D. Campbell, Wm. Mackenzie, W. Crawford, and Mr Law have all reason to be proud of the good work they did with many eminent colleagues in the Northern District. In 1900 the share capital was £27,301; loans, £3,513; reserve fund, £3,684; membership, 2,799.

#### CITY OF PERTH SOCIETY.

1866.

It is scarcely conceivable to-day that the great co-operative institution which bulks so largely in the city of Perth has only been about forty-four years in existence. Its present appearance, with its numerous splendid properties, looks more like the growth of a century. Its humble origin, its gradual but solid progress, reflect the character and the ability of the men who were its promoters and also those who have had the honour to be their successors.

It had a singular beginning. The only resemblance that characterised the start of our early societies may be summed up in the one word poverty. Perth was no exception. It is very questionable if the founders of this society had any idea beyond the immediate benefit that was likely to accrue from banding themselves together in a co-operative society. The higher and broader ideas of brotherhood came afterwards, as their minds were enlarged and the possibilities of co-operation developed. At first the dominant idea was to make their scanty earnings go a little farther, and thus raise their standard of living. It was in April 1866 that five individuals conceived the idea of making a wholesale purchase of cloth, which was afterwards to be made up into garments for themselves. The names of those five individuals were James Mill, James Scotland, David Glass, William Henderson, and John Henderson. These names ought to be cherished by every citizen of Perth; their action at the time, and persistent efforts for many years after, has endowed Perth and its people with an asset whose value cannot be overestimated. An attic in Thimble Row served as their

first place of business. A meeting had been called to explain their programme, but the audience consisted only of the five worthies named. Nothing daunted, the attic was rented, and the combination styled themselves The Perth Cloth Society. They subscribed one pound each, and their first purchase was twenty yards of tweed, which all but exhausted the capital of the society. They divided the tweed, making a small profit on the transaction. There were no expenses, if we except the few shillings per annum for the attic. A venture was next made in flannel. The small margin of profit added, when realised, was looked upon as the veritable key to the wealth of the world. Other purchases turned out equally remunerative. Their friends made purchases from them, and thus their stock and trade increased. The great difficulty was capital. The one pound they had each subscribed had exhausted their reserves. They scraped on for a year; of course they could not make a loss with their system, as they gave no credit. At the end of the first year the balance showed that they were in possession of £60. This had cost them days and nights of toil. Was it possible to go on, was the question that now pressed upon them; so few were taking an interest in this great reforming work of theirs that some began to have doubts.

The co-operative spirit carried the day. As the result of their deliberations it was agreed to open a shop, and in May 1867 they took possession. They only counted thirty when they took this important step, with a capital of £60. But this was the making of them. As long as they sold their cloth in the attic no one could be got to lend them money; now when they came out into the open and showed some confidence in their plan, those who had money advanced it to the young society, at the rate of five per cent. per annum. One member, taking advantage of their need, lent them sixty pounds at five per cent., repayable in six monthly instalments of ten pounds, interest being charged on the whole sum from the date of the loan until it was repaid, so that in the last month he had something like thirty per cent. for the final instalment. The shop was stocked, and the leaders had gathered on a Saturday evening for the



grand opening ceremony. They sat in the shop more like a funeral party than a proud band of reformers. The question that was exercising their minds at the moment was: Who is to take off the shutters? David Glass, who had been secretary and salesman, was suggested. Speaking of this incident years after, Mr Glass said that, ardent co-operator as he was, he could not screw up sufficient courage to show to all and sundry that co-operative effort in Perth was no longer to hide itself away in a corner, but was ready to reveal itself fearlessly in one of the best streets of the city, and boldly ask the public to join with those who brought it thus far to help to continue the good work. The shop was opened, and was looked upon as a seven-days wonder. But it hung fire for a long time—in fact, at the end of the first three years they had gained more in experience than trade. Their opponents—and they had many—even then retold stories of former co-operative failures in Perth and elsewhere.

However, the committee was stirred to fresh action by the rumour of another society being started for the sale of groceries. A house-to-house visitation resulted in getting twenty-two who were willing to raise five shillings each by paying at the rate of threepence per week. After five months' subscribing at this rate, they found themselves in possession of £5, 10s. This was the total capital, after all their weary exertions, that they had to start a grocery department with. They invested it all in a purchase of tea, which they retailed at fourpence per lb. profit. Now came another difficulty. It appears that some of the subscribers were of the opinion that they were to receive tea to the value of the five shillings they had contributed. No amount of argument would convince them that what they had subscribed was share capital, so tea they had to get to the value of their subscription. Those timid ones were allowed to go without regret; the remainder stood firm, and re-formed the Cloth Society into the City of Perth Co-operative Society, although some of the Cloth committee still held together under that name. Up till 1870 tea and tobacco seem to have been the only goods kept. In 1871, or five years after the start of the society, they were able to get the rules

printed. Their difficulties were great and continuous; they were frequently at their wit's end, but would not own defeat. They might have done more business if they had given what was continually being asked for—credit; but no, ready-money only. In September 1870, they showed a profit of £25, 5s. 7½d. for nearly a year's trading. In December of the same year their capital only amounted to £32, 15s. 4½d.; in the following June it had risen to £58, 11s. 1d. By and by, after many meetings, the old Cloth committee threw in their lot with the City of Perth Society. Mr John Grace, of the Cloth committee, was now made president, and to his tact, zeal, and ability the success which followed was largely attributable. Business was only done in the evenings, and the week's trading now amounted to £30. Thus for five years these members of committee had been the only salesmen, and had not received one penny of reward, but frequently were reviled by those whom they were so anxious to assist. They were no ordinary men who undertook such a thankless task; if they had been, these lines would not have been written, nor would there have been co-operation in Perth to-day.

Overcoming obstacles that would have discouraged most men, their first hope came at the December balance, 1872, when they declared a dividend of 1s. 3d. per pound, and were able to carry £10 to reserve fund. They could now afford an assistant salesman, who would deliver bread to the members. A bakery was also resolved upon, but it would require to wait till more capital was forthcoming. We now meet for the first time with names that for some years were inseparable from the progress of Perth Society—D. Scrimgeour, A. M'Ewan, D. Halley, and T. Todd. The bakery was no sooner started than the bakers in the town lowered the retail price of bread, although the price of flour had gone up. However, the committee were equal to the occasion, and, at the risk of making a loss, sold their bread at the same price as their opponents; and in the end they won. The business had now got a hold of the people, who at last were convinced of its advantages. Some important steps were taken about this early period. They became an interested member of the Wholesale Society, they joined the

Co-operative Union, while they also instituted the weekly half-holiday. For the first time the directors were recognised by getting six shillings and eightpence per quarter. All this was the outcome of the long-delayed success. A committee was appointed "to consider the best mode of providing a fund to assist parties to join the society who were chained by debt to the private merchants." In 1874 it is recorded—to us, strange—that they invested £5 in boots and shoes, which were frequently in demand; and shortly after they agreed to invest £30 in the Scottish Ironworks Company. In the former they had full control; in the latter they had none. However, it was discovered before they had sent on the money that the Ironworks Company was insolvent, and the £30 was saved. In 1877 that admirable co-operative periodical "The City of Perth Co-operative Pioneer" made its first appearance, and for thirty-three years it has done splendid service to the Perth Society and the movement generally. Mr T. Todd not only made it popular but also a useful educational auxiliary to the society. An educational committee was formed, which has been a valuable asset to the society.

The society was seemingly sailing in very smooth waters, when, in 1879, a sudden storm arose. A Mr Calderwood was Perth's representative on the Wholesale Society's board, when it was discovered he had taken the chair at a meeting to form another society. He was at once deposed from his seat at the Wholesale, but he positively refused to resign. The matter disappears from history at this point, but we fear Mr Calderwood would get the worst of the combat.

New premises and increased business are now recorded in every quarterly report, and branches were opened in country districts. By 1883 the society was master of the situation in Perth. Its progress may be gathered from the following figures of that year: membership, 2,465; capital, £18,277; sales, £76,681; profits, £8,988. The merchants of the town had on many occasions given the committee some trouble, but, unless in exceptional cases, the society held on its progressive way, treating their tactics with the contempt they deserved. An opposition society started, but only lived a few years; it was



called St Johnstone Society. In 1897, co-operators from all parts of the kingdom met in the "Fair City" to hold their annual Congress. There was unanimous approval expressed on all hands as to the completeness of the business and the educational arrangements of the City of Perth Society. Its present position is second to none financially, as will be found in the Appendix. What a crowd of good men is brought to mind at the name of Perth Society. David Glass, A. M'Ewan, D. Scrimgeour, Thomas Todd, T. Young, G. M'Farlane, and its present able and amiable manager, J. Clark, have all done good work; but many others who are not named deserve our remembrance and gratitude.

23/10/10

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## CHAPTER XXVIII.

Capital and labour are both rendered vastly more productive when the energy and skill of all are stimulated by the feeling that they will enjoy the fruits of their own industry.

—*Professor Fawcett, M.P.*

## THURSO INDUSTRIAL SOCIETY.

1866.

“**W**E, the working men in Thurso and neighbourhood, in public meeting assembled, agree to become members of a co-operative society, and bind ourselves to pay the entry-money and subscription of shares required by the rules of such society, after they are approved by the Registrar of Friendly Societies.” Such was the obligation a number of working-men undertook at a public meeting held in March 1866, in the Parish School of Thurso. They had no ulterior motive in forming this society beyond what is contained in their own prospectus, which was as follows: “That the working-class feel the necessity of some means being used to advance their social position, and that a co-operative society for the purpose of providing the necessaries of life in the cheapest and best market would tend in a great measure to forward their prosperity, do form themselves into such a society, under the title of the Thurso Industrial Co-operative Society Limited.” At the first meeting, on the above date, fifty-three signed their names under the obligation set forth above. The rules were soon approved and registered, a general committee was appointed, and now far-off Caithness-shire had its co-operative society.

The shares were ten shillings each, to be paid by instalments if necessary, and no member could hold more than ten shares. By October, or eight months after their

first meeting, they had collected £38, 3s. 2d. of capital ; and in the same month they rented a shop at £10 per annum. Among the first arrangements made after they were in working order was the ordering of Pitman's *Co-operator* weekly, a copy to be supplied to each member of committee, also that last year's bound volume be ordered for committee-room.

Considering the great distance this society was from any similar organisation, their progress was exceedingly satisfactory. In 1867 they received a circular from Glasgow calling a meeting of societies to consider the question of a wholesale society. Our friends at Thurso, although they could not afford to send a delegate to the meeting, at once agreed to the principle of wholesale buying. They further agreed to send a sum equal to a farthing per member to help to pay the expenses of the preliminary meetings. Further, they requested Mr M'Innes, of the *Scottish Co-operator*, to represent them at the proposed meetings, and a short time after they acknowledged his services as their representative by sending him a sum of money. This all appears in a well-kept minute-book, of which these Thurso co-operators may well feel proud. Two years after they started they began baking for themselves, and seem to have been successful. A branch had to be opened, so great was the pressure on the original shop ; and then a deputation from the village of Castletown waited on the committee to request that a branch be opened there, which in time was agreed to. It is also noteworthy that this far-away society was perhaps more co-operative in spirit than many societies who hung back for a time to see how the Wholesale Society would succeed. Not so Thurso ; for, immediately they were assured that the Wholesale was really in existence, their secretary was instructed to apply for membership and send on the necessary money. Another entry in this old minute-book is worth recording, as it throws a strong light on the character of the men who were conducting the affairs of the society :—" 15th April 1868 : committee meeting : present, ——— It was moved by Mr ——— that in future the society have no bread baked on Mondays, but, to save Sabbath profanation, that a double batch be baked on Saturdays if necessary ;



that the manager take full charge of the bakehouse in all its workings, and report to the committee weekly : which resolutions were unanimously adopted." I have not found any indication of their rescinding the above resolution, so that it could be no snatch vote, but a calm and deliberate finding.

The twenty-fifth quarterly report shows how firmly this society was getting established. The sales were £1,372 for the quarter, the members numbered 238, and the capital amounted to £397, a dividend of 2s. per pound on purchases being declared. The average purchase per member per week was about nine shillings. The following year (1871), through some mismanagement, the profits fell so that the committee were only able to declare a dividend of a penny per pound to members and a halfpenny to non-members. But the members did not fall away from their responsibilities ; they rather increased in loyalty and numbers, till in 1906 their sales reached £17,532 for the year, and their profits totalled £1,739. To-day their purchases from the Wholesale Society are £3,590 for the half-year, and their claims in that institution £3,608, their paid-up shares numbering 1,150.

To those who can fully grasp and appreciate the almost complete isolation of this plucky little society, its successes must appear a kind of wonder. As one of themselves says, " Our geographical position renders fellowship with kindred associations difficult, and has added to the difficulties we have experienced." In 1870, Mr M'Innes, the editor of the *Scottish Co-operator*, having business in Shetland, called on Thurso Society ; he was warmly welcomed, and the committee at once set about arranging a meeting for the evening of the day on which he had called, the chief magistrate taking the chair. Mr M'Innes had to wait next day to again address a larger meeting. This was the first person outside of themselves that had spoken to them on co-operation. Twenty years after the above incident, we had some co-operative business at Wick, so, accompanied by our friend Mr Robert Macintosh, accountant of the Wholesale Society, we called on Thurso Society. Their welcome was exceedingly hearty, and among the first questions they asked was, would we address a public meeting to-night ? We answered in the

affirmative, and the fiery cross was at once sent round. The fiery cross took the form of the town-bellman, who announced at the street corners that "twa shentlemen frae Glesca would speak to-night on co-operation." A large audience assembled, and gave us a most attentive hearing. These were the only two occasions on which they heard co-operation spoken of by outsiders.

## CO-OPERATION IN SCOTLAND IN 1866.

The position of the movement in Scotland in 1866 may be fairly well understood from the accompanying table, which is signed by the Registrar. This would be the first authenticated list of societies published in Scotland, and therefore is of considerable value so far as registered societies are concerned. Some societies were not registered for many years after they started: for example, Bridgeton Old Victualling, formed in 1800, was not registered till 1865-6.

Return of the General Statement of the Funds and Effects of the Co-operative Societies in Scotland for the Year ending 31st December 1866, made out by A. Carnegie Ritchie, Registrar of Friendly Societies in Scotland, according to the Reports transmitted to him by the Secretaries of the respective Societies.

N. P. stands for No Property.

| NAME OF SOCIETY.                    | Value of<br>Property be-<br>longing to<br>Society in<br>1866. | Average of<br>Stock<br>belonging to<br>Society in<br>1866. | Profits derived<br>by Society<br>in 1866. |
|-------------------------------------|---|--|---|
|                                     | £   | £  | £   |
| Abernethy .....                     | 262   | 247  | 20  |
| Auchterarder Co-operative Provident | 161   | 165  | 25  |
| Auchterarder .....                  | 262   | 184  | 63  |
| Airdrie Bread .....                 | N. P.   | 1,041  | 252                                       |
| Alloa .....                         | 530   | 600  | 322                                       |
| Alva .....                          | 848   | 1,261  | 772                                       |
| Alva Baking .....                   | 1,184   | 504  | 331                                       |
| Arbroath Equitable.....             | 142   | 2,002  | 1,637                                     |
| Armadales .....                     | N. P.   | 232  | 76  |
| Anderston.....                      | 264   | 215  | 116                                       |
| Auchenheath.....                    | 189   | 330  | 340                                       |
| Auchinleck .....                    | 515   | 317  | 57  |
| Blairgowrie and Rattray Equitable   | N. P.   | 3,398  | 1,145                                     |
| Bonnybridge .....                   | 191   | 252  | 182                                       |
| Bathgate.....                       | 1,357   | 847  | 206                                       |
| Balerno .....                       | 150   | 200  | 54  |
| Busby .....                         | 354   | 369  | 470                                       |
| Bridgeton Old Victualling & Baking  | N. P.   | 1,348  | 2,199                                     |
| Bonnyrigg .....                     | 263   | 304  | 269                                       |
| Barrhead .....                      | N. P.   | 769  | 460                                       |

| NAME OF SOCIETY.                   | Value of<br>Property be-<br>longing to<br>Society in<br>1866. | Average of<br>Stock<br>belonging to<br>Society in<br>1866. | Profits derived<br>by Society<br>in 1866. |
|------------------------------------|---|--|---|
|                                    | £   | £  | £   |
| Borrowstounness .....              | 201   | 184  | 44  |
| Bainsford and Grahamston Baking.   | 1,484   | 626  | 788                                       |
| Bannockburn .....                  | 3,477   | 2,523  | 1,131                                     |
| Brechin Equitable .....            | 803   | 4,191  | 1,908                                     |
| Carronhall and Kinnaird.....       | 244   | 250  | 318                                       |
| Cambusbarron .....                 | 219   | 135  | 93  |
| Cambuslang .....                   | N. P.   | 1,831  | 743                                       |
| Catrine.....                       | 325   | 279  | 67  |
| Crossgates.....                    | 234   | 450  | 216                                       |
| Coupar-Angus Equitable .....       | 176   | 648  | 121                                       |
| Cambuslang Weavers' Industrial ... | 110   | 110  | 37  |
| Comrie Village.....                | N. P.   | 308  | 120                                       |
| Clackmannan .....                  | N. P.   | 405  | 341                                       |
| Carnoustie .....                   | 1,055   | 3,200  | 1,146                                     |
| Cathcart .....                     | 29  | 52   | 132                                       |
| Cumbernauld .....                  | 258   | 216  | 82  |
| Cockenzie Store Company.....       | 340   | 1,100  | 380                                       |
| Camelon.....                       | 328   | 151  | 389                                       |
| Coatbridge Bread.....              | 857   | 733  | 466                                       |
| Crosshouse.....                    | 100   | 750  | 364                                       |
| Carluke Equitable Pioneers .....   | 339   | 241  | 290                                       |
| Dalbeattie Provision .....         | 280   | 250  | 64  |
| Dumfries & Maxwelltown Equitable   | 217   | 248  | 53  |
| Dalry Baking.....                  | 20  | 230  | 50  |
| Dalziel.....                       | N. P.   | 564  | 104                                       |
| Dysart.....                        | 360   | 456  | 379                                       |
| Dunfermline.....                   | 3,675   | 1,778  | 1,484                                     |
| Dunfermline Baking.....            | 116   | 130  | 493                                       |
| Dumbarton Equitable.....           | 30  | 359  | 185                                       |
| Deanston .....                     | N. P.   | 539  | 179                                       |
| Edinburgh Northern District .....  | 69  | 100  | 64  |
| Eyemouth Industrial .....          | N. P.   | 259  | 84  |
| Edinburgh Roperie Society.....     | 532   | 450  | 308                                       |
| Edinburgh Bread.....               | 422   | 694  | 271                                       |
| Falkland Equitable .....           | N. P.   | 727  | 206                                       |
| Grahamston and Bainsford.....      | 230   | 567  | 618                                       |
| Grangemouth.....                   | 458   | 413  | 214                                       |
| Gorebridge .....                   | 132   | 558  | 227                                       |
| Govan Equitable.....               | 189   | 154  | 123                                       |
| Girvan.....                        | 101   | 127  | 119                                       |
| Galashiels .....                   | 2,000   | 2,000  | 1,621                                     |
| Galston.....                       | 961   | 950  | 373                                       |
| Hawick Co-operative Store .....    | 2,938   | 2,333  | 1,702                                     |
| Hamilton .....                     | 165   | 212  | 154                                       |
| Innerleithen .....                 | 574   | 420  | 197                                       |
| Johnstone Flax Mills Workers ..... | N. P.   | 238  | 5   |
| Inverness.....                     | N. P.   | 594  | 79  |
| Kilsyth .....                      | 20  | 503  | 879                                       |
| Kirkcaldy District Equitable ..... | 216   | 1,301  | 506                                       |
| Kirkland Industrial.....           | 28  | 351  | 345                                       |
| Kinross and Vicinity.....          | 258   | 276  | 16  |
| Kilmarnock Equitable .....         | N. P.   | 5,129  | 345                                       |
| Kames and Hillhouse .....          | 27  | 130  | 102                                       |
| Kirriemuir Equitable .....         | 1,574   | 2,652  | 946                                       |



| NAME OF SOCIETY.                    | Value of<br>Property be-<br>longing to<br>Society in<br>1866. | Average of<br>Stock<br>belonging to<br>Society in<br>1866. | Profits derived<br>by Society<br>in 1866. |
|-------------------------------------|---|--|---|
|                                     | £   | £  | £   |
| Kilbride (East).....                | 168   | 237  | 308                                       |
| Lanark Provident .....              | 362   | 409  | 315                                       |
| Lesmahagow .....                    | N. P.   | 29   | No profits                                |
| Lasswade.....                       | 635   | 856  | 114                                       |
| Lochee Equitable.....               | 196   | 356  | 160                                       |
| Leven Baking.....                   | 200   | 400  | 120                                       |
| Leslie and Prinlaws Equitable ..... | 49  | 891  | 510                                       |
| Leven (Vale of) .....               | 68  | 456  | 83  |
| Larkhall Victualling .....          | 388   | 560  | 372                                       |
| Lochgelly Equitable .....           | N. P.   | 388  | 290                                       |
| Linlithgow.....                     | N. P.   | 288  | No profits                                |
| Leslie.....                         | N. P.   | *2,668   | 371                                       |
| Menstrie Baking and Provision ..... | 120   | 293  | 116                                       |
| Musselburgh.....                    | 638   | 1,086  | 131                                       |
| Mauchline.....                      | N. P.   | 3,560  | 177                                       |
| Newarthill .....                    | 54  | 69   | 28  |
| Newtonshaw .....                    | N. P.   | 574  | 442                                       |
| Parkhead.....                       | N. P.   | 81   | 71  |
| Penicuik .....                      | 560   | 900  | 528                                       |
| Paisley Equitable .....             | 361   | 381  | 244                                       |
| Rosewell .....                      | 18  | 492  | 870                                       |
| Roslin Baking and Provision .....   | N. P.   | 799  | 82  |
| Redding.....                        | 371   | 1,050  | 345                                       |
| Renfrew .....                       | N. P.   | 241  | 172                                       |
| St Cuthbert's.....                  | 231   | 380  | 467                                       |
| Stirling.....                       | 567   | 346  | 93  |
| Shotts .....                        | 173   | 530  | 175                                       |
| St Margaret's.....                  | 324   | 286  | 141                                       |
| St Rollox.....                      | 550   | 300  | 278                                       |
| Stenhousemuir Equitable.....        | 1,779   | 1,166  | 981                                       |
| Stenhousemuir East Baking .....     | 782   | 573  | 350                                       |
| Sinclairtown and Gallatown .....    | 476   | 2,281  | 455                                       |
| Selkirk .....                       | 1,000   | 850  | 650                                       |
| Tranent.....                        | 841   | 1,200  | 1,258                                     |
| Tillicoultry .....                  | 1,013   | 611  | 449                                       |
| Troon .....                         | 50  | 193  | 42  |
| Thornliebank .....                  | 299   | 367  | 342                                       |
| Thurso Industrial .....             | 93  | No stock   | No profits                                |
| Uddingston .....                    | 78  | 126  | 53  |
| Walkerburn.....                     | 31  | 360  | 196                                       |
| Water of Leith Industrial.....      | 48  | 27   | 65  |
| East Wemyss.....                    | 110   | 520  | 238                                       |
| West Wemyss Equitable .....         | 510   | 500  | 324                                       |
| <b>TOTAL .....</b>                  | <b>45,018</b>   | <b>86,379</b>  | <b>43,122</b>                             |

\* This should be only £668, instead of £2668 as in this certified Return.

Certified as a correct Return of the General Statement of the Funds and Effects of the Co-operative Societies in Scotland in the Year ending 31st December 1866, by A. Carnegie Ritchie, Registrar of Friendly Societies in Scotland, according to the reports transmitted to him by the secretaries of their respective societies.

Edinburgh, 8 Broughton Street,  
December 1867.

A. CARNEGIE RITCHIE,  
Registrar of Friendly Societies in Scotland.

## A FEW OF THE SOCIETIES THAT BEGAN IN THE 'SIXTIES.

In addition to those societies already dealt with in detail, there were a number which came into existence in 1861-2 whose beginning was much on the same lines as those spoken of. Some of the organisations about to be mentioned are still making headway, as will be seen from the Appendix; a few have disappeared, but the work is being carried on by some more powerful society.

ARMADALE.—This society was evidently started in 1862, and from its seventh quarterly report one can gather that even at that early date it was in a highly prosperous condition, for, after liberal depreciation and addition to reserve fund, also payment of five per cent. interest on capital, 1s. 9d. per pound was paid on purchases. To-day it is a robust and vigorous society, doing its duty thoroughly to its large membership and to the movement generally.

KIRKCALDY, FIFESHIRE.—Another of the 1862 societies, which for a number of years did its work well. When it was only two years old it had a membership of 173, and a capital of £409. But we fear its policy was scarcely co-operative enough as years went on, and its work is now done largely by that splendid modern society, Pathhead and Sinclairtown Reform.

RENFREW.—This society first saw the light towards the end of 1861, and was not without its trials and difficulties in its infancy. Before it was four years in existence, it is recorded that its sales averaged £59 per week, and it was paying a dividend of 1s. 6d. per pound. By wise administrators it has been guided to its present very honourable position in the movement.

GIRVAN, AYRSHIRE.—The handloom weavers of Girvan were in poor circumstances in 1859, when they first resolved to become co-operators; by subscribing threepence per week for two and a half years they were enabled to open their little shop. Their tenth quarterly report shows that the goods sold during the quarter amounted to £269, on which a net profit of £15, 9s. 1d. was realised. They had only £30 of capital and £15 borrowed at five per cent: it was small, but the weavers were determined to succeed.

They struggled on for some years; the weaving trade getting less and less remunerative, evil days fell upon the little effort, which gradually flickered out. After some years, co-operation again appeared in Girvan; this time it was by a branch of the Maybole society, which now carries on the good work.

**GALSTON.**—Another Ayrshire society that began in 1862, and from an extremely small beginning, gradually rose to the proud position it holds to-day. In 1909 it purchased over £11,500 from the Wholesale Society during a half-yearly term.

**SLAMANNAN.**—This society came into life in 1862, and had a prosperous career for many years. The coal mines in the locality gave employment to great numbers of earnest co-operators. After the society had been three years in existence, they were drawing in cash £1,615 per quarter, and paying 1s. 4d. per pound as dividend. While the society does a fair trade to-day, it is to be regretted that its business has suffered from the fact that many of the mines are worked out, and employment has thus become much less than formerly in the district.

In addition to the societies named, there were Govan Equitable, Camelon, Cambuslang, Carluke, Comrie, Dalkeith, Dalbeattie, East Kilbride, Gatehouse, Hamilton, Hamilton Industrial, Kinross, Newmilns, Pollokshaws, Rutherglen, Rutherglen Friendly Victualling, Rutherglen Baking, Rutherglen New Baking, Rutherglen Economical, Rosewell, Springburn, Stirling, Stewarton, Tollcross, Troon, and West Wemyss Equitable.

The above societies were in existence by the beginning of 1865. We might add many more names of societies that were known, but unfortunately they took so little interest in the appeal that was made to them, that their names were not sent in, and consequently do not appear in the list. If space had permitted, the history of many of the above societies would have shown the same devotion to duty, and the same success attending their efforts, as that which has characterised those societies whose histories have been treated in detail. It must be interesting to Scottish co-operators to thoroughly analyse the list given, and to compute how many of them have ceased to



exist; it will be found that very few indeed have disappeared after the changes and vicissitudes of forty-five years. If some have been removed, in nearly every case their place has been taken by a more powerful modern society, that has added greatly to the strength of the movement.

Thus, when the year 1865 was yet young, the leaders of many of the societies in Scotland began to take a deep interest in the larger question of wholesale co-operation; letters had appeared in the press, even a meeting had been called to discuss the subject; the movement seemed to be ripe for another great development. England had already started its Co-operative Wholesale Society in 1864. This great departure in the South took its inception from a paper read by Mr. Abraham Greenwood of Rochdale, at Oldham, in 1863. Efforts at joint buying had already taken place among some of the societies both in the East and West of Scotland. So enamoured of the idea were some of the Scottish societies, that they began doing business with what was then called the North of England Co-operative Wholesale, at Manchester. We mention this to show that the ground was being prepared for the coming spring, when the seed would be planted that was to come to such rich fruition in later days.

23/10/10



Chairmen (Past and Present) of Scottish Co-operative Wholesale Society.





## CHAPTER XXIX.

Fellow-workers might  
So work together for the common weal,  
To pour together in a common store  
Those sacred gains of labour, which are life,  
As to become masters of themselves,  
Masters and lords of their own heritage,  
Of labour. —*Tennyson.*

## SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY :

## THE INCEPTION.

1868.

**T**HE force and power of the Scottish Co-operative Wholesale Society, apart from its commercial aspect, is now admitted by friend and foe alike.

Although their hopes were high, little did its promoters dream that its influence and strength would become the great binding power, and the great protector of societies from one end of the country to the other, that it is to-day. For a moment let us trace the idea that led up to the establishment of this powerful institution. We have hinted elsewhere, that as far back as 1830-32 the old Lancashire and Yorkshire societies had formulated a scheme of a wholesale depot at Liverpool. The plans for this undertaking were in existence little more than twenty years ago, and we regret that we cannot reproduce them here, because, as we remember them, they would have been invaluable as showing the faith which these early co-operators were possessed of in projecting such a huge and elaborate scheme. It remained simply a scheme, but it was remembered by some old men thirty years after, when the present Co-operative Wholesale Society was in the making. The idea of wholesale buying was in the minds of all intelligent leaders, both in England and

Scotland, almost from the inception of the retail society ; it was the necessary corollary to the banding of individuals. What delayed its being put in practice was, first, the difficulty of raising capital ; but that might have been got over if the leaders had had the opportunity of meeting, which was the second factor in the delay. Might we suggest another reason. We fear there was not the necessary confidence in each other. But even that was the outcome of isolation ; for, when men began to meet and express their views, no matter how distant from one another they lived, co-operation lessened the distance, and mutual trust was established.

At a conference of co-operators, held at Oldham in 1863, Abraham Greenwood (then chairman of the Rochdale Pioneers) submitted his scheme of wholesale co-operation to the delegates, who represented many societies in Lancashire and Yorkshire. The following were his proposals :—(1) That a wholesale agency should be opened in Liverpool or Manchester ; (2) that the members should be co-operative stores, and that individuals be excluded ; (3) that each store should contribute capital according to the number of its individual members, and should possess votes on the same basis ; (4) that the stores which became members should pledge themselves to deal exclusively with the central agency for those articles which it supplied ; (5) that the method of trading should be cash payments and cost prices plus a small percentage as commission. Another conference was held on Good Friday of 1863, when the above proposals were unanimously accepted, Manchester being fixed as a suitable place for the headquarters of the new federation. In the following August the North of England Co-operative Wholesale Industrial and Provident Society Limited was registered under the Industrial and Provident Societies Act of 1862. The society began business on 14th March 1864. Such was the beginning of that gigantic business, which last year (1909) did a trade of nearly twenty-six millions sterling.

The above facts appear to have been followed with keen interest by some of the leaders in Scotland. In the December number of the old *Scottish Co-operator*, 1863, the editor appeals to the societies in Scotland to arrange for a conference of representatives for the purpose of

discussing the advisability of forming a similar agency. Numerous letters appeared in the succeeding numbers for some months approving of the suggestion. In the February number of the *Co-operator* the following letter appeared, showing that the wholesale idea was making friends :—

To the Editor of the *Scottish Co-operator*.

Sir,—With a good deal of satisfaction I read your remarks on the propriety of a conference of delegates from all co-operative societies in Scotland, with the earnest hope that so important a meeting will take place this summer. I would suggest that a programme of proceedings be got up by a small committee, and each society furnished with a copy. I have often lamented the want of a wholesale society in some convenient locality or localities in Scotland. The want of a flour mill must be severely felt wherever there are co-operative bakeries ; and a great many other things, too numerous to mention here, might be discussed if drawn up in the form of a programme and laid before the delegates. Much could be done by such a meeting to pave the way for the adoption of improvements, and carrying out to the fullest extent the principles of co-operation. Trusting that your seasonable remarks may meet a hearty response from all true co-operators.—I am, yours respectfully,

JAMES MACDONALD.

Hamilton, 11th January 1864.

A meeting of delegates was held in the Bell Hotel, Glasgow, in April 1864, and, according to a letter from Mr James Borrowman of Crosshouse, “the Glasgow Co-operative Society was the prime mover in the scheme.” This society was in a sinking condition at the time, yet some of their members accepted office on the committee that was appointed to make inquiry and report. There were twenty-three societies represented at the meeting, and while the principal business transacted was the appointment of the committee referred to, it is evident there was unanimity as to the advisability of forming a wholesale agency.

More than a year passed, and the Glasgow Co-operative Society was but a memory, and not a very good one at that. In a letter which appeared in the October number of the *Scottish Co-operator*, the long silence of the appointed committee is explained. Mr John Duncan, secretary of the Glasgow Co-operative Society, wrote : “In respect to the committee of the wholesale agency in Glasgow, I have



to inform you that there are but two of them now—the rest are all gone to other towns or countries—so that you need not count on anything being done, I doubt. For myself, I am to sail for America in a few days.”

But if the committee failed in their duty, there were others who would not let the matter rest. Mr M’Innes and some of the leaders in Barrhead got tired of waiting for the report of the vanished committee previously appointed. The editor of the *Scottish Co-operator* says: “We invited the secretaries or the directors of co-operative societies of Glasgow and neighbourhood to a meeting to be held in our office here (Barrhead) on the afternoon of Saturday, the 2nd September 1865, with a view, if possible and practicable, to establish a series of stated meetings for the purpose of social intercourse on co-operative topics. The meeting was held, and turned out a decided success, the number present being beyond our most sanguine expectations.”

The following gentlemen were present:—Mr Robert Stark, representing Barrhead Society; Mr James Borrowman, Crosshouse Society; Messrs Paterson, Alexander, and Roger, Equitable Society, Paisley; Messrs Edmond, Cockburn, Pearson, Wright, and Paton, Provident Society, Paisley; Messrs M’Kay and Hamilton, Manufacturing Society, Paisley; Mr Thomas Locke, St Rollox Society, Glasgow; Mr John Robertson, First Society, Hamilton; Messrs Simpson and Macdonald, Port-Glasgow Society; Mr Borrowman, St Cuthbert’s, Edinburgh; Messrs Paxton, M’Nab, and Philp, Renfrew Society; and Mr J. M’Innes, editor of the *Scottish Co-operator*. Mr James Borrowman, of Crosshouse Society, near Kilmarnock, was unanimously called to the chair, and Mr M’Innes was appointed secretary.

After various subjects had been talked over, a long and interesting discussion took place on the wholesale agency question, the whole of the gentlemen present taking part. The propriety of the Scottish co-operative societies supporting the North of England Wholesale Co-operative Society received the serious consideration of the meeting, but ultimately it was agreed that owing to distance and other considerations it was impracticable. The meeting also considered that, in the present state of

the movement in Scotland, it would be impossible to raise the requisite capital for carrying out efficiently the wholesale agency to its fullest extent ; it was therefore suggested that an effort be made to raise the necessary capital to carry it on partially, by confining the agency in the meantime to sugar and butter. The suggestion was put to the meeting as a motion, and carried by acclamation. It was afterwards unanimously resolved that the secretary write to the committee in Glasgow, appointed at a former meeting, respectfully requesting said committee to call a general delegate meeting of the co-operative societies in Scotland.

We have already noted the explanation of Mr Duncan regarding the disappearance of the former committee, so that further action would require to be taken by the parties who had resumed the inquiry at Barrhead. The next meeting on the subject was called for the 7th April 1866, in the Bell Hotel, Glasgow. In the notice calling the meeting, Mr Borrowman, who signs it, says : " As this preliminary meeting will be attended with some little expense, we would propose a levy of one shilling from each store to cover the same."

These details may seem to some unnecessary, but they are matters on which many co-operators would like to be informed ; and also who the promoters of the Wholesale Society were, and what their hopes and fears.

The editor of the *Scottish Co-operator* now formulated a set of questions to be filled in by co-operative societies, the answers to which might inform the delegates attending the meeting as to the trade that might be expected ; but he was only partially successful in getting replies. The following table is the result of his inquiries. Many societies sent no reply, hence the table is incomplete. The delegates' names are also entered :—

## TABULATED STATEMENT OF CONFERENCE QUESTIONS.

| SOCIETY.             | Members | Members' Capital. | Sales, Last Quarter. | Insurance. | Flour. * Flour. | DELEGATES.                   |
|----------------------|---------|-------------------|----------------------|------------|-----------------|------------------------------|
|                      |         | £ s. d.           | £ s. d.              | £          | Bags            |                              |
| Alexandria .. ..     | 176     | 442 7 7           | 936 16 7             | ..         | ..              | J. Mills                     |
| Alloa .. ..          | 220     | 356 16 9½         | 945 16 5½            | 700        | 36              | J. Millar                    |
| Alva .. ..           | 356     | 2,220 11 7½       | 1,695 0 0            | ..         | ..              | "                            |
| Bannockburn ..       | 231     | 3,067 6 9         | 3,832 14 3½          | 900        | ..              | J. M'Innes                   |
| Barrhead .. ..       | 189     | 703 6 5½          | 1,338 7 5½           | ..         | ..              | R. Stark                     |
| Bonnyrigg .. ..      | ..      | † N.I.            | ..                   | ..         | ..              | J. M'Innes                   |
| Brechin .. ..        | 658     | 2,889 10 4        | 5,734 0 0            | ..         | 515             | "                            |
| Busby .. ..          | ..      | 357 13 7½         | 1,508 1 8½           | ..         | ..              | J. Nimmo and A. M'Nab        |
| Crosshouse .. ..     | 190     | 515 2 2           | 1,902 2 1½           | ..         | ..              | Jas. Borrowman               |
| Coaltown of Wemyss   | 60      | 294 0 0           | 673 1 3              | 200        | 12              | J. M'Innes                   |
| Cumbernauld ..       | ..      | N.I.              | ..                   | ..         | ..              | "                            |
| Deanston .. ..       | 112     | 360 0 0           | 672 5 9½             | Not I      | 8               | J. Saunders                  |
| Dumbarton .. ..      | ..      | 236 1 2           | 736 19 4             | ..         | ..              | J. M'Kinlay                  |
| Dunfermline ..       | 654     | 2,051 14 5        | 3,689 10 4½          | 1400       | 130             | J. Henderson                 |
| East Kilbride ..     | ..      | N.I.              | ..                   | ..         | ..              | W. Bright                    |
| East Wemyss ..       | 161     | 500 0 0           | 2,085 13 0           | 400        | 372             | R. Morris                    |
| Edinburgh—           |         |                   |                      |            |                 |                              |
| Co-op. Society ..    | ..      | 376 11 11         | 2,045 19 2½          | ..         | ..              | John Borrowman               |
| Western .. ..        | ..      | 189 18 1½         | 768 18 11            | ..         | ..              | "                            |
| St Margaret's ..     | 176     | 260 0 0           | 900 0 0              | 300        | 52              | "                            |
| St Cuthbert's ..     | ..      | 323 6 5           | 1,934 13 8½          | ..         | ..              | "                            |
| Galston .. ..        | 220     | 323 16 9          | 1,540 19 11½         | ..         | ..              | J. Cunningham                |
| Glasgow—             |         |                   |                      |            |                 |                              |
| Southern .. ..       | ..      | N.I.              | ..                   | ..         | ..              | R. Hart                      |
| St Rollox .. ..      | 228     | 327 10 10½        | 1,190 14 3½          | ..         | ..              | J. Annandale                 |
| Grangemouth ..       | ..      | N.I.              | ..                   | ..         | ..              | J. Arnott                    |
| † Hawick .. ..       | 666     | 2,575 10 10       | 4,461 0 0            | 1250       | 546             | R. Tough                     |
| Kilmarnock .. ..     | 163     | 205 15 6½         | 1,061 0 4            | ..         | ..              | J. Burnett                   |
| Kinross .. ..        | 140     | 80 0 0            | 325 0 0              | 300        | ..              | J. M'Innes                   |
| Lanark .. ..         | ..      | N.I.              | ..                   | ..         | ..              | "                            |
| North of England     |         |                   |                      |            |                 |                              |
| Wholesale Society    | ..      | ..                | ..                   | ..         | ..              | J. C. Edwards                |
| Newtonshaw ..        | 190     | 316 15 0          | 1,021 5 9            | 500        | 36              | J. Millar                    |
| Paisley Equitable .. | 212     | 259 0 2           | 1,352 14 0           | ..         | ..              | T. Nairn and R. Edmond       |
| Paisley Provident .. | 630     | 628 4 2½          | 1,817 6 8½           | ..         | ..              | T. Vance and R. Paterson     |
| Penicuik .. ..       | 240     | 1,611 12 11½      | 1,747 17 4           | ..         | ..              | J. M'Innes                   |
| Portobello .. ..     | 108     | 252 0 0           | 1,147 0 0            | 500        | 16              | John Borrowman               |
| Shotts .. ..         | 40      | 87 19 11          | 563 12 5½            | Not I      | ..              | J. Brunton                   |
| Springburn .. ..     | 107     | N.I.              | 1,253 8 3½           | 200        | 18              | J. Morrison and D. M'Kechnie |
| Thornliebank ..      | 160     | 275 0 0           | 1,438 0 0            | 400        | 26              | J. Gibb and D. Cameron       |
| Tillicoultry .. ..   | 300     | 1,825 0 0         | 1,800 0 0            | 700        | 16              | R. Finlay                    |
| Tillicoultry Baking  | ..      | N.I.              | ..                   | ..         | ..              | R. Murray                    |
| Troon .. ..          | 225     | 148 6 3           | 638 11 11            | ..         | 27              | J. Montgomery                |
| West Wemyss ..       | 99      | 477 6 4½          | 1,193 3 1½           | 600        | 16              | J. Brown                     |
|                      |         | 24,538 6 3½       | 53,901 14 4½         |            |                 |                              |

\* In some instances this column includes the flour baked as well as sold.

† and marked thus (..) stand for no information on these points.

‡ In addition to the working capital of the Hawick Society, the members are owners of heritable property, valued at £1,500, which is also insured. The profits on the quarter's sales amount to £340, 9s. 10½d. The capital and sales are the largest of any of the Scottish societies, with the exception of Brechin.

DELEGATE MEETING.—A meeting of delegates, representing forty of the co-operative societies of Scotland, was held in the Bell Hotel, Glasgow, on Saturday, the seventh day of April 1866, at twelve o'clock noon.

Mr James Borrowman, of Crosshouse, near Kilmarnock, was unanimously called to the chair. Mr Borrowman, on assuming the chair, opened the proceedings by delivering an eloquent address on the importance of co-operation, its beneficial effects, and the objects of the conference as regards co-operative societies.



The Chairman afterwards called upon Mr J. C. Edwards, of Manchester, cashier and manager of the North of England Wholesale Industrial Society Limited, who attended the meeting by request, kindly acceded to by the directorate of that society.

Mr Edwards gave the meeting a very succinct and graphic history of his society, stating the difficulties and dangers it had to contend with since its inauguration—these obstacles not alone arising from the jealousies of private wholesale houses, but also from co-operative societies. He also gave an amusing description of the nefarious tricks resorted to by the trade in respect to butter and tea, showing that a co-operative society, such as he represented and such as the meeting contemplated establishing, had not the same incentives to delude; their customers being shareholders, adulteration could be no gain to them, as the profit arising in this way would be only changing the money from the one pocket to the other. The information given to the meeting was very valuable, and highly appreciated by the delegates present.

The question was then taken up as to the starting of a wholesale agency. Each of the delegates gave their opinion on the matter, all tending to be favourable, but judiciously concluding that the societies in Scotland were not yet in a position to maintain one.

Mr J. Millar, of Alva, in accordance with the general tendency of the meeting, moved: "That the delegates impress upon the members of their respective societies the importance of taking shares in the North of England Wholesale Co-operative Society, and also the great necessity of giving to it the largest measure of support possible." The resolution was seconded by Mr J. Morrison, of Springburn, and unanimously adopted.

The advantages to be secured by, and the possibility of starting a co-operative flour mill, was then discussed, the result being that the delegates were pretty unanimous in the opinion that the present state of the co-operative societies in Scotland did not warrant their recommending the formation of a co-operative flour mill. The question of a co-operative insurance society was also considered, but postponed till the results of the forthcoming conference on this question by the English societies be ascertained.

On the question of a uniform balance-sheet, the delegates were unanimous that such was necessary, and the following committee was appointed to draw up one:—Messrs Thomas Nairn and Robert Paterson, Paisley, and Robert Stark and John M'Innes, Barrhead.

This may be looked upon as the largest and most influential co-operative meeting that had yet been held in Scotland. There was not much result from the meeting; but the men had met, and that was a great step forward; they now began to know each other, and they compared notes for the first time. It only required such a meeting to set such men athinking on the possibilities of the movement. If the binding together of individuals in retail societies had done so much, what could these societies unitedly not do? The sky of co-operation was clearing, and dormant minds were being stirred.

## CHAPTER XXX.

There is plenty of intelligence, reading, curiosity ; but serious, happy discourse, avoiding personalities, dealing with results, is rare.—*Emerson*.

## SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY :

## THE FORMATION.

SCOTTISH co-operation up till this time was singularly poor in leaders of thought. If we except such men as Campbell of Glasgow, and Paton of Barrhead, who were occasionally engaged to speak at social meetings, or to give lectures on co-operation when a society was being formed, there were no other advocates of the movement. The result of this paucity of information and proper appreciation of the economic value of co-operation was to kill all idealism. The local store and its success was the beginning and ending of co-operation to the greater number of those who had become connected with the movement. In vain will one look for anything higher than local interest and immediate reward from purchases in the prospectuses, in the rules, or in the speeches of the local leaders. Here and there in a burst of enthusiasm some orator did picture a new moral world ; but if enquiry was made, in all probability it would be found he had been a student of Robert Owen. But now all this centering of ideas in localities was to be changed ; the village store was about to become part of a great national organisation. To the imaginative, co-operation had now assumed a new garb, that would make it attractive to all.

But the inception of the Wholesale Society was not only calling forth new thoughts regarding the future of the movement ; it was producing new leaders. The representatives at the first conferences in connection with the formation of the Wholesale Society were not slow to

recognise the men able to lead them in their new venture. The choice of Mr James Borrowman, in our opinion, was the right one at the moment. He was the son of that intelligent and determined old co-operator John Borrowman, who in his time was president of St Cuthbert's, and then filled the same office in the Edinburgh Northern District Co-operative Society. The son in many respects resembled the father; he was exceptionally well informed on both social and scientific subjects; his ready forms of expression were both attractive and convincing. His letters to the *Scottish Co-operator* on co-operative insurance had made him known and respected before the conferences on the wholesale agency began. We believe the present Co-operative Insurance Society was largely the outcome of his advocacy. His greatest asset at this time (as it is with all leaders) was that he had won the confidence of the representatives. If his manner was brusque and forceful, it was set down to his strong convictions.

The resolution passed at the April meeting to impress upon societies to support the North of England Co-operative Wholesale Society was not carried out to any great extent, although some societies did associate with the Wholesale at Manchester. But it was evident from the first that this arrangement could only be a makeshift; the distance was too great, and Scottish desires could not always be met by English supplies. Some other method, more under the control of the Scottish societies, must be found. The year that had passed since the last conference had been well spent, for societies throughout the country had got time to consider and decide on the best course to pursue.

Another conference of Scottish delegates was held in Whyte's Temperance Hotel, Glasgow, on the 8th June 1867. There were thirty societies represented by thirty-three delegates. The names of societies and representatives will be found in the accompanying table.



## SOCIETIES REPRESENTED AT CONFERENCE MEETING.

| Name of Society.                              | Number of Members | Amount of Capital. | Delegates.                       |
|---|-------------------|--------------------|----------------------------------|
|   |                   | £                  |                                  |
| Alva ... ..                                   | 417               | 2535               | Name not given                   |
| Auchinleck ... ..                             | * N.I.            | N.I.               | J. M'Innes                       |
| Bannockburn ... ..                            | 319               | 4056               | J. M'Gruther                     |
| Barrhead ... ..                               | 238               | 897                | J. Allan and R. Stark            |
| Bathgate ... ..                               | 436               | 1100               | W. Davidson                      |
| Busby ... ..                                  | 180               | 348                | John Nimmo                       |
| Carluke ... ..                                | 120               | 408                | H. Andrews and G. Laurie         |
| Crosshouse ... ..                             | 220               | 680                | James Borrowman                  |
| Dalkeith ... ..                               | 176               | 231                | Thomas Leslie                    |
| Dalry (Baking) ... ..                         | 440               | 220                | James Anderson                   |
| Dalziel (Motherwell) ... ..                   | N.I.              | N.I.               | D. Marchbank and Robert M'Arthur |
| Dumbarton ... ..                              | 122               | 280                | J. M'Kinlay                      |
| Dunfermline ... ..                            | 900               | 3697               | Joseph Henderson                 |
| Edinburgh—St Cuthbert's ... ..                | 320               | N.I.               | Allan Scott and Richard Lees     |
| Galston ... ..                                | 300               | †431               | James Cunningham                 |
| Grahamston and Bainsford, near Falkirk ... .. | N.I.              | N.I.               | J. M'Innes                       |
| Glasgow—                                      |                   |                    |                                  |
| Eastern, 3 Clyde Street ... ..                | 19                | 39                 | James Whitelaw                   |
| St Rollox ... ..                              | 203               | 337                | G. Thomson and D. M'Calman       |
| Kilmarnock ... ..                             | 400               | 666                | George Merrylees                 |
| Kingskettle ... ..                            | 269 sh.           | N.I.               | James Navin                      |
| Kirkland ... ..                               | 156               | 408                | David Kidd                       |
| Lochgelly ... ..                              | 147               | 315                | W. Smith                         |
| Lanark ... ..                                 | 118               | 376                | J. M'Innes                       |
| Montrose Baking and Grocery                   | 850               | 2334               | Andrew Lindsay                   |
| Paisley Provident ... ..                      | 300               | 450                | Robert More and Daniel Andrew    |
| Port-Glasgow ... ..                           | 200               | 86                 | P. M'Donald and Archibald Walker |
| Portobello ... ..                             | 113               | 340                | J. M'Innes                       |
| Shotts ... ..                                 | N.I.              | N.I.               | James Brunton                    |
| Renfrew ... ..                                | 100               | 246                | Matthew Ireland                  |
| West Wemyss ... ..                            | N.I.              | N.I.               | J. M'Innes                       |
| North of England ... ..                       | N.I.              | N.I.               | J. C. Edwards                    |
|   | 7062              | 20,480             |                                  |

\* No information on these points.

† In addition to this capital, there is an educational fund of £31, 10s. 5d. and redemption fund of £66, 12s. 8d.

Mr James Borrowman was appointed chairman. In his opening remarks the chairman emphasised the importance of the subject which the meeting was called upon to discuss, and requested the delegates to express their opinions on the first question for consideration—namely, “The necessity of a wholesale agency in Glasgow,

either as a branch of the North of England Co-operative Wholesale Society or independent of it, but purchasing through it as much as possible." The discussion which followed was very much on the same lines as at the former meeting. The delegates who spoke all expressed themselves in favour of something being done, but hesitated to take any decided action. Mr J. C. Edwards, who again attended as representing the English Wholesale, said that he was present at the express desire of the executive of the North of England Co-operative Wholesale Society, who had commissioned him to say that a branch of their society could not in the meantime be opened in Glasgow, as places in England had a prior claim should his directors feel in a position to open branches. He further said that his directors empowered him to say that if that meeting resolved on the formation of a separate society, their aid and experience in the trade as wholesale buyers, and every advice which would conduce to the success of the society, would be cheerfully given. The discussion which followed showed that the delegates were in favour of immediate steps being taken for the formation of a wholesale society in Scotland. It was now that Mr Gabriel Thomson, of St Rollox Society, moved his historic resolution, which was seconded by Mr Matthew Ireland, of Renfrew Society : "That this conference, convinced of the advantage and necessity of a wholesale agency, and seeing that the North of England Co-operative Wholesale Society cannot extend a branch to Scotland, hereby appoint a committee to diffuse information, make the necessary arrangements for commencing a wholesale co-operative society in Glasgow, and in the meantime to make use of the North of England Society for the supply of our wants as shall be deemed desirable." There does not seem to have been a single dissenting voice when the question was put. Thus the principle of wholesale co-operation was launched in Scotland, and at least thirty societies pledged to carry it into practice without further delay. The committee was appointed, and consisted of Messrs James Borrowman, Crosshouse ; John Duncan, Glasgow ; Thomas Nairn, Paisley ; Richard Lees, Edinburgh ; Joseph Henderson, Dunfermline ; James Cunningham, Galston ; and John M'Innes, Barrhead.

The question of the urgent need of a corn mill was remitted to the above committee to take such action as they deemed advisable. The committee, we fear, had quite sufficient in the wholesale agency question to engage their whole attention for a long time to come.

Among the first steps taken by the committee which was appointed by the conference to carry out the resolution regarding the formation of a wholesale society, was to issue an address to every society in Scotland, showing the objects aimed at, advantages to be secured, and the conditions essential to success. The address took the form of a four-page tract ; it was accompanied by a circular, from which the following extracts are taken :—

As the expenses connected with the conference committee will wholly fall on the conference fund, it has been deemed prudent to defer calling a meeting until our arrangements are completed for laying before the members definite data whereby they can at once carry out the principal object of their appointment. For this purpose the enclosed address has been drawn up, in which the claims and advantages of a wholesale agency are set forth to the members of the societies in Scotland. This address is therefore submitted to you as a member of committee for approval, or to make any amendment on it, or suggestion, which in the circumstances you think would have greater effect. After you have approved, or made such amendment as you think necessary, the address is to be returned to the secretary.

Further statistics were also requested from societies, and in time all were tabulated, and, with the suggestions sent in, printed in pamphlet form, and sold to societies at 1s. 3d. per hundred for distribution among the members of all the societies in Scotland. In this way every co-operator in the country was made aware of the interesting and important proposal that so much was expected from. Opinion was rapidly ripening, and the committees of the various societies were in high expectation. A letter appeared in the *Co-operator* advising the conference committee to hold the next conference during the new-year holidays, to allow of some co-operators attending who had no other opportunity. The committee accepted the suggestion, and let it be known that already they had answers from eighty societies, doing a business of £716,857 per annum. All promised well for the new venture when it was announced that two conferences



would be held—one in Glasgow on the 1st January 1868, the other in Edinburgh on the following day.

The Glasgow meeting was held in Whyte's Temperance Hotel on the first day of 1868, and was attended by thirty-four representative co-operators from twenty-six societies. Mr James Borrowman presided, and, after an excellent address, called on the various representatives to report as to the attitude of their societies towards the wholesale agency question. Each of the delegates in turn then reported how their respective societies viewed the proposal. On the general question of formation there was practical unanimity, but there were many questions raised that could only be properly answered by experience in actual working. The following representatives reported favourably:—Shotts, East Kilbride, Mauchline, Kilmarnock, St Rollox, Cathcart, Crosshouse, Troon, Carluke, Cambusbarron, Port-Glasgow, Glasgow Eastern, Barrhead, Dalziel, Dunfermline, \*Govan Equitable, Galston, Busby, Paisley Equitable. Mr M'Innes said he had letters from the following societies who were favourable:—Thurso, Strathisla, Montrose, Lanark, Kingskettle, and Bannockburn. The chairman, in reply to several questions, said that all the societies generally understood that Glasgow would be the first place for the wholesale agency, and Edinburgh afterwards if Glasgow succeeded. He also indicated that a store would be required for goods requiring to be divided in bulk, but a considerable quantity of the goods would be sent direct from first-class merchants. It is interesting to note that some delegates objected to fourteen days' credit; they supported a ready-money system. The rules were ordered to be prepared by the conference committee on the basis of the North of England Wholesale Agency.

The following day (2nd January 1868) the second conference took place, in Buchanan's Temperance Hotel, High Street, Edinburgh—Mr James Borrowman presiding—when thirty-two delegates representing twenty-five societies attended. As some of the societies were also represented at the Glasgow meeting on the previous day, the total number of societies represented at the two

\*Govan hesitated, unless they could get an assurance of easy withdrawal.

meetings was forty, and the delegates present numbered seventy-eight for the two days. The business was gone over as on the previous day, and again the delegates were unanimous on the question that a wholesale agency should be formed at Glasgow. At the close of the meeting co-operators who had never seen each other before parted as fast friends; in many cases the friendship begun here only ended with life itself. Some additional names were added to the committee, which now consisted of the following gentlemen :—

William Macgregor, chairman of Dunfermline Society.

Daniel Kay, chairman of Alva Society.

John Poole, chairman of Portobello Society.

James Cunningham, secretary of Galston Society.

Gabriel Thomson, secretary of St Rollox Society, Glasgow.

Richard Lees, secretary of St Cuthbert's Society, Edinburgh.

Archibald M'Lean, secretary of Govan Society.

John Arnott, treasurer of Grangemouth Society.

James Borrowman, secretary of Crosshouse Society.

The following are the names of the delegates who were present at the Edinburgh meeting :—

James M'Beath and Stephen Cranston, Co-operative Society, Penicuik.

Allan Scott and John Chessar, St Cuthbert's Co-operative Society, Edinburgh.

William M'Gregor and John Spence, Co-operative Society, Dunfermline.

John Poole and George Low, Co-operative Society, Portobello.

Thomas Cornwall and Finlay Lumsden, Co-operative Society, Tranent.

James Cunningham, Co-operative Society, Galston.

Gabriel Thomson, St Rollox Co-operative Society, Glasgow.

James Borrowman and Robert Fisher, Co-operative Society, Crosshouse.

Archibald M'Lean and John M'Creath, Equitable Co-operative Society, Govan.

Andrew Rennie and William Anderson, Grahamston and Bainsford Co-operative Society, Falkirk.

William Dawson and Daniel Kay, Co-operative Society, Alva.

Thomas Adamson, Co-operative Society, Newtonshaw.

William Cunningham and Robert Finlay, Co-operative Society, Tillicoultry.

James Dewar and William Herd, Co-operative Society, Kirkland, Fife.

William Smith, Co-operative Society, Lochgelly.

Thomas Phillips, Equitable Co-operative Society, Kirriemuir.

Joseph Gibb, Co-operative Society, Thornliebank.

John Arnott, Co-operative Society, Grangemouth.

John Ramsay and Charles Cattnach, Co-operative Society, Bo'ness.

John M'Innes, secretary of conference, representing co-operative societies of Bannockburn, Montrose, Lanark, Thurso, Strathisla, and Kingskettle.

Reports of the meetings were evidently sent out to all the societies ; and for the first time in the history of the movement every committee in the country was exercised by the same question. Some committees, who were inclined to stand aloof, on reading the report of the meetings, became quite interested. One secretary wrote as follows : " Our executive have made a careful examination of the goods in stock, and have resolved to reduce the stock as far as possible, to be ready to purchase whenever the start is made ; and I think it is the duty of every society to do what they can to enable the ' agency ' to commence on a sound foundation ; there must be neither apathy nor lukewarmness in the matter." Another secretary wrote : " I feel that we shall not be absent at any future meetings of the conference ; we have resolved to join the ' wholesale.' "

Co-operation was now aroused in Scotland ; the leaders had at last found what they had been groping for so long. All their jubilation was pardonable ; for they knew the benefits of retail co-operation, and in many cases they knew its limits ; but this new form of unity opened up a new vista of hope that seemed to have no limit.

23/10/10



## CHAPTER XXXI.

Head straight for the goal, casting not a glance behind.

—*Marcus Aurelius.*

## SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY:

## THE BEGINNING.

**T**HE prospectus of the Scottish Co-operative Wholesale Society that was placed before every society in Scotland in 1867 is worthy of being reproduced after the lapse of forty-three years.

**OBJECTS AIMED AT.**—*First*: In the retail stores individuals unite their purchases for two reasons—namely, they prevent the frauds of the retail dealers in adulteration, light weight, etc.; and they economise the expense of distribution. The wholesale agency proposes to advance a step further in the same direction by aggregating the purchases of the various stores. It would dispense with the wholesale dealer, as the retail store has ceased to employ the retail dealer, thus coming into closer contact with the producers and with large purchasers and also commanding the best markets, thereby securing an additional guarantee for purer articles. *Second*: To consolidate and extend the movement by increased facilities for the formation of retail stores, as through the wholesale agency they would reap at once the full benefits of a larger experience, and so be secure from the danger of imposition; and through the increase of retail stores, the wholesale agency would be more firmly established, its sphere of usefulness extended, and its power to benefit working-men increased and still more fully developed.

**ADVANTAGES TO BE SECURED.**—*First*: If, through the action of the retail stores, an actual saving can be effected, wealth arrested and distributed over many, which under the old system of selling would have swelled the fortunes of a few, so in like manner the Wholesale Society, which is simply a union of stores as the store is a union of individuals, can arrest wealth at a still earlier period for the benefit of the store. *Second*: In purchasing through a wholesale agency, retail societies are in a position to employ first-rate skill, which in an isolated state would be impossible, except for a few of the largest—and even they would hesitate to pay the wages to obtain first-class purchasers; but, by uniting, the expenses are

reduced to the minimum, and even the poorest stores can reap the full benefit, as the expenses are paid by the wholesale agency, and does not encroach on the present profits of the stores.

CONDITIONS ESSENTIAL TO SUCCESS.—Unbounded faith in the progress of co-operation and in the abilities and honesty of ourselves as working-men ; for, if we have successfully united to secure the profits of the retail dealer, the obvious inference is, we can as easily secure the profits of the wholesale dealer—the principle is the same : a certain demand makes a sure profit ; and if working-men have always been found able to conduct the business of the retail stores, do not doubt but that they will be found, when required, for the wholesale agency also.

For these reasons we would respectfully urge upon all co-operative societies to take advantage of the wholesale agency and join it at its start ; by doing so their stability will be increased and the Wholesale Society placed in a position of security. The cost of membership to the poorest society should be no obstacle. To raise at intervals of three months one shilling per member, on which sum they will even receive five per cent. per annum, can surely be made up by any society professing the principle. Should the Scottish Co-operative Wholesale Society at any time be improperly managed, we have little fear but that the intelligence and experience which a very large number of working-men now possess of the practical management of co-operative societies will develop the business of the Wholesale Society to a successful issue.

It will be seen from the above statement that the promoters had an intelligent appreciation of the business they had in hand, from which they hoped so much.

The next meeting of delegates in connection with starting the Wholesale Society was held on 1st August 1868, in Whyte's Temperance Hotel, Glasgow—Mr James Borrowman, the president of the conference (who had the work in hand), presiding. The secretary, in submitting the report of the executive's work, described a visit that he and the chairman had paid to Manchester to inquire into the working of the wholesale society there. They had obtained much valuable information that would be of great assistance to them in the formation of their own society. In the remarks of the chairman, it is most interesting to note how clearly he foresaw the development of the then embryo Wholesale. He said : " We expend annually on flour and meal £200,000, on sugar £120,000, on soap £56,000, and on tobacco £20,000. I mention these articles because they point us onward in the direction of profit ; they show us that a corn mill,

a sugar refinery, a soap or tobacco manufactory, are safe investments." With one exception all these things have come to pass, and they are "safe investments"; but it took a quarter of a century to prepare the movement for them. The rules of the proposed society were submitted and adjusted, many alterations taking place. The shares were to be withdrawable. "Every society being a member shall have one vote, and one additional vote for every £200 worth of goods purchased through the Wholesale Society." The committee was to consist of nine—three officials and six members of committee. The following gentlemen were elected, and formed the first committee:—President, Mr George Merrylees, Kilmarnock Society; treasurer, Mr Gabriel Thomson, St Rollox Society, Glasgow; secretary, Mr John Allan, Barrhead Society; committee—Messrs John Hall, Portobello Society; Richard Lees, St Cuthbert's Society, Edinburgh; Daniel Kay, Alva Society; Alexander Meldrum, Bannockburn Society; John Smith, Lochgelly Society; George Dodds, Penicuik Society. The auditors were Archibald M'Lean, Govan Equitable Society; and James Inglis, Paisley Equitable Society. Mr James Borrowman was unanimously elected manager.

The accompanying table gives the sales, and the names of the societies' representatives:—



## SOCIETIES REPRESENTED AT CONFERENCE MEETING.

| Name of Society.                    | Amount<br>of Sales. | Delegates.                     |
|-------------------------------------|---------------------|--------------------------------|
|                                     | £                   |                                |
| Alexandria ... ..                   | 1,992               | James Burnett, James M'Intyre  |
| Alva ... ..                         | 14,018              | Daniel Kay                     |
| Barrhead ... ..                     | 8,577               | A. Johnstone, John Allan       |
| Bannockburn ... ..                  | 14,806              | Alex. Meldrum, J. M'Gruther    |
| Bo'ness ... ..                      | 1,821               | J. Ramsay                      |
| Carluke ... ..                      | 2,560               | — Hunter                       |
| Cathcart ... ..                     | 9,000               | William Shirlaw                |
| Catrine ... ..                      | 1,972               | William Murray                 |
| Crosshouse ... ..                   | 2,846               | Jas. Borrowman, John Murdoch   |
| Dalziel (Motherwell) ... ..         | 1,500               | William Paul                   |
| Dunfermline ... ..                  | 32,262              | Wm. M'Gregor, John Spence      |
| Edinburgh—St Cuthbert's<br>Glasgow— | 11,786              | Richard Lees, R. Scott         |
| St Rollox ... ..                    | 5,662               | F. Maxwell, Gabriel Thomson    |
| South Eastern ... ..                | 1,496               | W. Robertson                   |
| Anderston ... ..                    | 2,341               | H. Fitzpatrick, J. M'Donald    |
| Galston ... ..                      | 9,420               | James Cunningham               |
| Govan ... ..                        | 2,200               | Archibald M'Lean               |
| Grahamston and Bainsford            | 5,730               | John Logan, John Morrison      |
| Kilmarnock Bakery ... ..            | 25,308              | Alexander Hunter               |
| Kilmarnock ... ..                   | 10,200              | F. Bain, J. Weir, G. Merrylees |
| Kirkland ... ..                     | 5,650               | J. M'Innes                     |
| Lochgelly ... ..                    | 3,750               | William Smith                  |
| Mauchline ... ..                    | 4,388               |                                |
| Newmilns ... ..                     | 6,000               | Alexander Dykes                |
| Port-Glasgow ... ..                 | 4,416               | John Duguid                    |
| Paisley Equitable ... ..            | 4,710               | J. Thompson, John Alexander    |
| Portobello ... ..                   | 1,660               | J. Poole                       |
| Penicuik ... ..                     | 5,561               | J. M'Innes                     |
| Shotts ... ..                       | 4,000               | James Brunton                  |
| Thurso ... ..                       | 3,900               | J. M'Innes                     |
| Tillicoultry ... ..                 | 5,400               | Robert Finlay                  |
| Troon ... ..                        | 4,228               | William Neil                   |
| Thornliebank ... ..                 | 3,675               | W. M'Naught, John Gibb         |
|                                     | 222,835             |                                |

The ship was now fully manned, and many were the good wishes expressed that day that she might have a long and prosperous voyage. The delegates vied with each other in building "castles in the air," but not one of them, however extravagant their language, mentally realised the immensity of the Wholesale of to-day. They gave rein to their imagination, but even that fell far short of the Scottish Co-operative Wholesale Society as we know it.

Suitable premises were secured on lease at 15 Madeira Court, Argyle Street, Glasgow, and business was commenced on 8th September 1868. One of the first

important duties devolving upon the committee was the appointment of a qualified buyer of grocery goods. After careful consideration, their choice fell on Mr James Marshall, manager of Alva Co-operative Bazaar Society. It was a happy choice. Mr Marshall was in every way suited for the new position to which he was appointed. Trustworthy, industrious, intelligent, and amiable, he soon made himself a favourite with the leaders of the movement; and it is not too much to say that but for his sound judgment and gentle manners friction would have arisen between the Wholesale Society and some of the managers of retail societies. His correspondence was tactful and peaceful, as also was his conversation. The Alva Society, in presenting him with a handsome testimonial on his leaving their service, showed how much they valued his long and faithful services.

The first quarter was germinal of the future, and the report of the committee was hailed all over the country as cheering and most encouraging. Many societies still held back to see how the experiment would work out, and only fell into line when the few had made it a decided success. The sales for the first week were £200, but they increased before the quarter's end to £1,200 per week. The total sales for the quarter were £9,697, 7s. 1d., the distributive expenses 3·8d. per pound, the net profit £48, 12s. 10½d.—which the committee wisely recommended should be laid aside to form a reserve fund. In a notice of the first balance-sheet issued by the Scottish Co-operative Wholesale Society, the *Scottish Co-operator* says: "We are glad to notice that a few of the larger societies have shown themselves true to their principles, and supported their Wholesale Society with consistency. First among these is Crosshouse, and then comes hard upon it Kilmarnock, Tillicoultry, Alva, Newmilns, St Rollox, Barrhead, Galston, and Govan. Special notice should also be taken of Bo'ness, Menstrie, and Cathcart; though their purchases are smaller than the other societies mentioned, yet comparatively they are much larger, and give proof of their confidence in the society and determination to support it as a duty incumbent upon them as true and faithful co-operators. It is also pleasant to observe that, besides the capital paid up by the societies

of Kilmarnock, Alva, Barrhead, and Bannockburn, they have advanced loans to supplement the capital of the society in sums of from £100 to £200; and since the balance-sheet was printed, the Tillicoultry Society has placed at the disposal of the managers the sum of £300. This shows faith and principle that is worthy of record."

At the first quarterly meeting of the society, held on 2nd January 1869, the delegates agreed to the committee's recommendation regarding the laying aside of the profit. They took occasion to express their delight at the quarter's results, and felt stronger than ever in their co-operative faith. They resolved that in future five per cent. of the profits be added to the reserve fund; they then discussed the desirability of forming a co-operative insurance society in Scotland; a great building society was also suggested—in fact, they were so overjoyed with their success that they felt strong enough to tackle anything and everything.

The new and energetic spirit that had been created would now live on, gathering strength and power in its progress. Singular that for years these same men, who had lived in isolation from each other, thinking only of their local efforts, when they had now met and heard each other's opinions, were ready and willing to attempt anything in the name of co-operation. Another proof that isolation means death, and that association gives life.

At the third quarterly meeting of the society, held in Edinburgh on 22nd June 1869, there were hearty congratulations exchanged. The business continued to increase. The purchasing societies now numbered ninety-three, and the sales showed an increase over the previous quarter of £2,096.

The conference that had originally been called to consider the formation of the Wholesale Society was still in existence, the societies throughout the country subscribing towards any expense contracted by it. This conference may be looked upon as the prototype of the Scottish conferences that were afterwards formed. A meeting of this conference was held after the Wholesale Society's business was disposed of. An effort was made to make the conference more representative, and a motion was agreed to, that the conference committee should



consist of not more than one member from each society in Scotland. Prospectuses of the Scottish Co-operative Mutual Protection Society, also of the Scottish Building Society, were considered and approved. The committee was instructed to draw up rules for the above schemes, and submit them to another meeting. It may be noted that any approval of these schemes given at this meeting in no way committed the societies represented by the delegates, so that the realisation of what was proposed was a good way off.

The fourth quarterly meeting of the Wholesale Society was held at Stirling on the 25th September 1869. Again there was expansion reported, and again increases were shown that were most encouraging. Forty delegates represented twenty-two societies. An examination of the balance-sheet at this time shows the change that has come over the position of societies since then. We find that Alva was the highest purchaser for the quarter with £1,248, while St Cuthbert's was thirty-second on the list of purchasers with £259. To-day, Alva purchases well at £7,786 for the half-year, while St Cuthbert's leads the federation with £332,773 for the same period. Other changes, quite as striking as the one given, speak eloquently of the growth of co-operation during the past forty years. The profit was fourpence per pound; the expenses of management only threepence per pound of sales. If we take the first completed year of the Scottish Co-operative Wholesale Society's existence, at 5th December 1869, we can grasp the position better for comparison with later years. The capital of the society then stood at £5,174, the sales £81,094; the distributive expenses had been £1,035, or 3d. per pound on the sales; the net profit was £1,303, or an average of 3½d. per pound for the year; the reserve and insurance funds amounted to £112, while the depreciation was £138.

The initial difficulties of formation and finance seem now to have been surmounted. But another difficulty was looming in front, foreseen by a few, but laughed at by the majority. The great success that had attended the floating of the Scottish Co-operative Wholesale Society had set many of the more enthusiastic spirits into a kind of co-operative fever, and at every meeting

they were discussing great schemes, and urging immediate action. We have seen how they passed resolutions for a great building scheme and an insurance scheme without consulting their societies. The Glasgow Co-operative Cooperage Society came into existence about 1868, and the delegates attending the Wholesale meetings in 1870 were urged to consider the claims of this society ; it would confer, it was said, a great benefit on the membership, which was chiefly composed of working-men. This had the effect of causing some societies to place capital in the concern without very much inquiry. Then, in 1872, there was established the Scottish Co-operative Ironworks, which had its place of business at Charles Street, St Rollox, Glasgow, and a shipbuilding yard at Irvine, in Ayrshire. Provost Bennet, of Dumbarton, who was a keen co-operator, was its president for a time ; and in 1874 he publicly stated that the company had got over its initial difficulties. Many co-operators, in their enthusiasm, invested in the concern in their individual capacity, and induced their societies also to take up shares.

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## CHAPTER XXXII.

Have love. Not love alone for one,—  
 But man, as man, thy brothers call,  
 And scatter like the circling sun  
 Thy charities on all.—*Schiller.*

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY :  
 THREATENING CLOUDS.

**A**NOTHER co-operative venture was brought before the societies in November 1871—this was the Oak Mill Company Limited. As stated in the rules, the object of this company was “to carry on the business of manufacturing wool, cotton and silk, and weaving same, and to carry on the business of banking, and the doing of all things incidental or essentially necessary to the attainment of those objects, in conformity with the Industrial and Provident Societies Act 1876.” These rules were not registered till 1878. In December 1871 a letter appeared in the *Co-operative News*, signed “Oatmeal,” in which the writer warned the promoters to be cautious, and pointed out other industries whose produce could be taken up by the movement, while he says that the produce of this proposed venture will largely have to be sold outside. The editor’s note to this letter shows no sympathy with the letter-writer, and strongly advocates the going on with the proposed mill.

Readers may think this a digression from the history of the Wholesale Society ; but it will be seen by and by that these productive efforts were so closely interwoven into the very life of the Wholesale that they cannot well be separated.

From what has been said it is evident there was an over-anxiety to push matters more rapidly than experience warranted. Some of those who led the Wholesale at the



time were not so enthusiastic and urged caution, but their opinions were disregarded, and they were blamed for lacking the true co-operative spirit. This was the state of matters in 1871. The Wholesale Society continued to increase in sales, members, and capital, and in what is better than all perhaps, the confidence of the societies in Scotland. Mr George Merrylees, who had been president since the formation in 1868, retired in March 1871. He was a quiet, thoughtful, unassuming gentleman, who had won the respect of all the leaders in the movement, and it was with regret that the delegates parted with him, thus losing his valuable services to the still young federation. Mr Alexander Meldrum, of Bannockburn Society, a member of the Wholesale board, was elected president.

Another slight digression has to be made at this point, as the subject is historically important. It will be remembered that the *Scottish Co-operator* first appeared in July 1863 as a monthly journal, entirely devoted to co-operation. Mr J. T. M'Innes had given ungrudgingly of his best to make it a success, and, considering the unorganised state of the movement at the time, he succeeded fairly well. He was in no small measure the medium through which the movement in Scotland was consolidated by the formation of the Wholesale Society and the inauguration of co-operative conferences. It was through his little interesting halfpenny monthly that Scottish societies learned of the methods of other societies, and also of the extent that co-operation was practised in different countries. Henry Pitman had long carried on *The Co-operator* in England, on somewhat more ambitious lines than the *Scottish Co-operator*. In September 1871 the "Co-operative News" Society was established, and the serials of both Mr M'Innes and Mr Pitman absorbed by the new periodical. Both gentlemen were retained by the *Co-operative News*, and Mr M'Innes, as Scottish correspondent, carried on his work much in the same way as he had done when he started in Barrhead in 1863. The following is an extract from the last number of the old *Scottish Co-operator* :—

The giving up of our paper occasioned a considerable amount of regret, more than many will credit, as it was begun when the

movement was in its infancy and carried on for a time with a very limited circulation and under other discouraging circumstances, but gradually the circulation increased until it reached a comparatively large one in Scotland and a rapidly increasing one in England, and in every way growing in popularity and influence. But although regrets and doubts existed, we have no hesitation in sinking these, as a matter of duty, by looking only at the claims of the movement, and these we are warranted in believing were consistently viewed and prominently carried out on our part as well as by the committee, the arrangements being concluded with the utmost harmony and kindly good feeling as became those who professed the principle, while we felt flattered in seeing that our efforts in the past had been so appreciated.

Mr M'Innes's great services to Scottish co-operation were recognised by the societies throughout the country subscribing and presenting him with a handsome testimonial. To the last day of his life he took the deepest possible interest in the movement, and especially in the Wholesale Society, which he had done so much to create and place on a firm foundation.

The Wholesale Society by 1872 had outgrown the premises in Madeira Court, and, after much consideration, and we may say calculation as to ways and means, it was resolved to purchase ground in Paisley Road, Kingston, and build suitable premises for the ever-growing business. In April 1872 this site was purchased for £5,050, and the building proceeded with.

On the 19th September 1873 the new building was opened with great rejoicing. A company of about four hundred sat down to dinner, in the upper floor of the new warehouse. Mr Meldrum, the president, presided, and among the invited guests were Messrs Lloyd Jones; Provost Bennet, Dumbarton; G. J. Holyoake; G. Howell, London; James Crabtree (chairman Co-operative Wholesale Society, Manchester); William Nuttall (secretary Co-operative Congress, Manchester); the members of the Scottish Co-operative Wholesale Society committee; and the representatives of the co-operative societies in Scotland. Letters of apology for absence were received from Messrs W. Morrison, M.P.; Thomas Hughes, M.P.; Auberon Herbert, M.P.; G. Anderson, M.P.; and J. M. Ludlow. Speeches of great interest to co-operators were made by the chairman, by Mr Borrowman (the manager), and by the English

visitors ; the keynote of all was fraternity and goodwill, each speaker expressing not only their hope but their assurance of the future success of the Scottish Co-operative Wholesale Society. In the evening a great audience filled the City Hall, when Provost Bennet, of Dumbarton (who was also president of the Scottish Ironworks), took the chair. Addresses were delivered by the chairman, Messrs Lloyd Jones, James Crabtree, George Howell, Dr. Rutherford, Andrew Boa, William Nuttall, and G. J. Holyoake.

The premises now opened were considered by many to be too large and ambitious for the society's business ; by others they were thought to be sufficient for all time. The price at the time was looked upon as being enormous for working-men to expend on business premises ; but a very few years served to convince the critics that the executive was right, and that they were wrong. The total cost of land and building was between £17,000 and £18,000. Little did the most sanguine of the orators at the opening ceremony think that the great building they were so proud of that day would in a few years be dwarfed by some of the finest buildings of the city, erected and controlled by the same society.

It was in December of 1873, in the upper floor of the building just opened, that the drapery department was established. Mr David Gardiner, of Bathgate Society, was appointed manager, a position he still holds with credit to himself and to the society. At first the trade of the department included boots and shoes, but withal it was so small that it could easily have been accommodated in less space than some of the sub-departments take to-day.

By the end of this year grave rumours were heard regarding the financial position of the Scottish Ironworks. At the quarterly meeting held on 1st January 1874 the question of the debt of the Ironworks Company was raised, and a long and heated discussion took place regarding the amount and the method by which this society was allowed to overdraw upon the Wholesale Society. Mr Borrowman, the manager, took all the blame upon himself, entirely exonerating the management from any share in the transactions. He told the meeting it was



his faith in its ultimate success that prompted him to allow the overdrawn to go on. This explanation did not seem to improve matters, and some rather strong remarks were made. Ultimately the following resolution was adopted :—"That the matter of dealing with the affair of the cash overdrawn be remitted to the committee of management to take such steps as will according to their judgment best secure the interests of this society."

That it may be clearly understood how the Wholesale Society became involved with the Ironworks Company, it may be as well to describe the method of working their accounts. The Scottish Ironworks Company to all intents and purposes made the Scottish Co-operative Wholesale Society its bank. They paid money received into the Wholesale, and drew upon the Wholesale when money was required ; in this way, it will be seen, their account at some periods might be considerably overdrawn. The committee of the Wholesale let it be known in the usual way in their balance-sheet how the account of the Ironworks Company stood : hence the reason of the discussion at the last quarterly meeting as to whether the Ironworks should be allowed further aid in the form of overdrawn ; it was left, as already noted, with the committee.

After this meeting, matters did not improve with the Ironworks ; but the Company continued to draw upon the Wholesale Society, till the committee found that its debt was £1,023, 15s. To that extent the committee, acting it may be said on the powers granted them by the shareholders, had allowed the account to be drawn on ; but inquiry showed that £9,162, 19s. 4d. had been overdrawn unknown to the committee. With the interest on the above sum added, the indebtedness of the Ironworks Company was £10,427, 11s. The total capital of the Wholesale Society, including shares, deposits, reserve, and insurance funds, only amounted to £50,433. The situation was serious, and indeed there was much anxiety throughout the country for the safety of the Wholesale Society. In reviewing the position after the lapse of so many years, one would like to judge charitably ; still it cannot be denied that a grave error had been committed. The committee were the responsible persons,



ANDREW MILLER.





the only custodians of the shareholders' interest, and therefore should have been the only party to take action in a matter of this kind. They had not been consulted, nor had they been informed of the extent to which the Ironworks Company had overdrawn. The manager took the whole blame on himself ; he had had every confidence in the ultimate success of the Ironworks, and had allowed them to go on overdrawing, without consulting or advising his committee. There was no suggestion that he could, either directly or indirectly, receive any personal gain from the transactions—in fact, he had everything to lose and nothing to gain.

At the following quarterly meeting, held on 29th March 1874, we find Mr John Allan, of Barrhead, appointed cashier, and Mr Allan Gray, of Bathgate, elected secretary. Again the state of the Ironworks account came in for considerable discussion, and it was stated by a delegate that the financial position of the Ironworks was dangerous ; but still the giving of further aid in the form of overdrafts was left in the hands of the committee. This significant resolution was agreed to : " That power be given to the committee to raise the sum of £5,000 on the property of the society." There can be no doubt that there was considerable unrest among the societies. Business was increasing, but not at the same rate as before this unhappy incident occurred. The dissatisfaction was shown at the meeting held in June 1874, when the late Mr Stephen Cranston, of Penicuik, brought forward a motion demanding a committee to inquire into the working of the Wholesale Society. The previous question was moved, for which the majority voted. At this meeting, Mr Andrew Miller, of Tillicoultry, was elected secretary, a position he retained for the long period of thirty-three years, and it was only when death called him hence that the post he had so long and so honourably held was vacated.

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## CHAPTER XXXIII.

God works in all things; all obey  
 His first propulsion from the night:  
 Wake thou and watch! the world is gray  
 With morning light!

—Whittier.

## SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY:

## THE IRONWORKS.

**W**HEN the next quarterly meeting came round, on 26th September 1874, it was evident there was still dissatisfaction. Notice of motion was given, "That the next quarterly meeting consider the propriety of appointing a committee to inquire into the whole details of the business and its management."

After this, the relationship between the committee and the manager was considerably strained, the details of which would not add much to what has already been said. On the 31st October 1874, the committee resolved to ask the manager to send in his resignation. This was done, and the resignation accepted at the next meeting, on the 14th November. At the following meeting, held on the 12th December, the committee decided that the manager leave his situation on the 26th inst., and that he receive his salary till the expiry of his notice. Mr Borrowman was informed of the decision in presence of the committee, when there occurred a somewhat painful scene that would serve no purpose to describe.

Mr James Marshall, who up till this time had acted as grocery buyer, was now appointed manager, and a better choice could not have been made. Mr Robert Macintosh, who had entered the service in April 1870, was appointed to the position of chief bookkeeper, and for thirty-five years he has adorned that important position. The enormous expansion of the business into various industries has found him ready and able to cope

with all extensions. By night and by day he has given his valuable services ungrudgingly for the good of the movement; it will never be known how many societies in Scotland owe their success to his unwearied efforts to rescue them from confusion, if not worse, and place them in a position that in many cases has led to dignity and power. It is in no disparagement of the work of many eminent leaders of the movement, when we say that the silent and practical work of Mr Macintosh has frequently kept co-operation in life when others despaired. Another valuable employee who joined the service thirty-eight years ago is still with us—Mr Ebenezer Ross, who by his upright character and faithful services deserves well of the movement he has so long and so disinterestedly served.

On 1st January 1875, the quarterly meeting of the Scottish Co-operative Wholesale Society was held in Nelson Street Chapel, Glasgow—Mr Meldrum, president, in the chair. The delegates numbered about four hundred. It was evident from the excitement of many of the delegates that the business to be considered was of no ordinary character. The position of the committee and the manager was by this time well known, and had been fully discussed in almost every committee-room throughout the country. Sides had been taken, and parties were sharply divided; the meeting was to be the battleground of contending policies. It would be entirely out of place here to seek to reproduce what was said and suggested; there was much heat, and a good deal of bitterness. The meeting began at twelve noon, and at five in the evening it was agreed to adjourn till 30th January.

On the 30th the adjourned meeting was held, and, after further discussion, on the motion of the Perth delegates, the following was agreed to: "That the management of this society be left in the hands of the committee." Mr Andrew Boa was elected chairman. Mr James Skinner, of Penicuik Society, moved: "That a penny per pound be taken from the dividends to form a fund that would cancel or repay the money overdrawn by the Scottish Ironworks Company." Mr Skinner elaborated his scheme, showing that by August 1880 £10,926, 10s. 1d. would be repaid. The motion was



agreed to, and it may be said that, with the increase of business that took place, by 1879 the money was repaid.

If the matter had been kept to the delegate meetings it would not have been so bitter perhaps, but the late manager thought it wise to circularise the societies; the committee retaliated in self-defence, and thus the strife was embittered. We have left out many details from this unhappy incident, that did much to hinder and much to spoil the good work of fellowship that had been so promising.

When the Ironworks collapsed, which it did in January 1875, many earnest and hopeful co-operators who had invested individually were badly crippled. It is an easy matter to say now that it was a foolish venture; but it must be kept in mind that the promoters really believed they could imitate the success of the Scottish Co-operative Wholesale Society, forgetting that what was produced at the ironworks must find a market in the competitive world, where they found little or no sympathy; and, like many of our co-operative ventures, the Ironworks was handicapped for want of capital from the beginning. It seems strange that so many co-operative prospects have been blasted from this same cause. There was too much eagerness to begin some of our projects, and too little consideration of ways and means.

In time the wounds of the late rupture healed up, and the co-operators of Scotland showed a fine manly spirit in closing up their ranks again. Numerous societies came into existence, most of them taking up shares in the Wholesale Society. The following societies were registered in 1875:—Blairdardie; Dumfries Meat Supply Society; West Calder Society; Musselburgh Industrial Society; Lebanon Factory Workers; Industrial and Provident, Cupar-Fife; Cowdenbeath Society; Freuchie Society; West Port Saving Society, Forfar; Barony Glebe Society, Glasgow; Stane and Shotts Provident Co-operative Society, Stane; Crieff Co-operative Society; East-End Co-operative Society, Greenock; Kelso Co-operative Store; Skinflats Co-operative Society, by Grangemouth. In 1876 there were registered the following societies:—Don Co-operative Society, Port Elphinston, Kintore; Dreghorn Co-operative Society, Dreghorn, by Irvine; Juniper Green

Co-operative Society ; Strathkinness Co-operative Society ; Free Trade Saving Society, Forfar ; Strathaven Manufacturing Society ; Bridgeton Old Victualling and Baking Society, Glasgow ; Rutherglen New Co-operative Victualling and Baking Society ; Whifflet Co-operative Society, by Airdrie ; Grangemouth Building and Investment Society.

The progress of the Wholesale was now rapid and substantial. Changes had taken place in some of the official positions. Mr John Barrowman, of Rutherglen, had become treasurer ; Mr Craig, one of the auditors, had resigned ; and in January 1876 Mr John Allan was called to the chair. Mr Andrew Boa had resigned the chairmanship owing to ill-health, and shortly after he went to Australia, where he died. Mr Boa was a keen trade-unionist, and in fact was interested in every movement that had for its object the improvement of the condition of the worker. A clear thinker and an eloquent speaker, he was sadly missed on the platforms of many movements in the West of Scotland. He was a member and one of the promoters of Kinning Park Society.

The Glasgow Co-operative Cooperage Company, which had for some years been fairly successful, came to an end in May 1879. Their business was one that the movement could not assist much as regards trade, the greater portion of which was therefore done with outside firms. They had little sympathy from their customers in their co-operative methods, and they had too little capital to meet any reverse in trade. Mr James Borrowman, the late manager of the Wholesale Society, had become manager of the Cooperage, but, despite his efforts to make it a success, it gradually withered away. Owing to the realisation of their ground in Barrack Street turning out extremely well, the liquidator was enabled to pay the creditors twenty shillings in the pound, and the shareholders received about ten shillings in the pound. The Wholesale Society lost only a trifling sum.

The Oak Mill Society, at Tillicoultry, which had begun with seemingly well-founded hopes of success, was also wound up in 1879-80. The want of sufficient capital again had much to do with this disaster, which involved many individuals and societies in considerable loss. The Wholesale Society was also involved.

Still another co-operative failure has to be recorded, which took place in Glasgow in 1877. The United Drapery Society, it will be remembered, started about 1871 for the benefit of the city societies, although it appears a small trade was also done with some of the country societies. The Wholesale, as we have seen, had entered on the drapery business in 1873; and the United Drapery Society, which had never been very robust, soon showed signs of weakness, being ultimately wound up. Again the shareholding societies were badly hit, and as none of them were strong financially, it was a trying time at least for the few city societies. The Wholesale Society was again among the creditors.

The Anderston (Glasgow) Society—which was carried on at first as a branch of the Glasgow Co-operative Society, but for many years after that society's failure had been fairly successful as an independent society—succumbed in 1879; and again the Wholesale lost money. The heaviest loss from the failure of a retail society happened in 1881, when Dundee West Co-operative Society came to an end, causing a loss to the Wholesale of £2,806. It will thus be seen that the faith and courage of many co-operators were sorely tried; but they soon rose above their trials.

Mr John Allan retained the position of president till January 1879, when he retired, and was succeeded by Mr John Barrowman, of Rutherglen. The Wholesale had now a trade of £600,590 per annum. It had now opened two branches, one at Leith and one at Kilmarnock. An agitation had been carried on for some years by the co-operators of the East of Scotland to have a branch planted at Leith, that being the port to which most of the Continental produce was shipped. The agitation had a successful issue towards the end of 1876, and in April 1877 a branch was opened, Mr W. F. Stewart, of Penicuik, being appointed manager. The results of this forward step amply justified the arguments of its promoters, the sales for the first year being £76,767. In 1909 they were £1,480,059. The first place of business was unsuitable, so that ground was bought at Links Place and a fine building erected, which was opened for business in May 1880. Mr Peter Robertson,



also a late manager of Penicuik Society, has been manager since 1894, when Mr W. F. Stewart was appointed commercial manager of Chancelot flour mill.

Kilmarnock branch was opened in 1878, in accordance with a demand of many societies for Ayrshire produce. Mr James Black was the first manager, and the late Mr William Laird the second manager. The branch soon did a large trade, drawing supplies of farm produce from Ayrshire, Dumfriesshire, and the neighbouring counties. Mr David Caldwell has been in charge for some years. The business still increases; in 1909 the turnover was £102,709.

It will thus be seen that by 1880 the Wholesale was well equipped for distribution. But still another branch was opened—at Dundee, in July 1881. For many years it was uphill work. The retail societies in the North-East of Scotland, with a few honourable exceptions, have not given this branch all the support they might; and it will be safe to say that they have lost much in consequence. A better co-operative spirit prevails to-day in the district, with the result that trade at the branch is improving. A handsome new building was erected by the Wholesale and opened last year, which it is hoped will soon become an attraction to every co-operative buyer in the North. The sales in this branch for 1909 were £201,168, which gives a well-founded hope for greater things in the near future.

The capital of the Wholesale Society has been from time to time a source of anxiety to the various committees. In 1880 an effort was made by the then committee to raise the value of the shares from ten shillings to fifteen shillings each, but it was unsuccessful. Loan capital there always has been in plenty, but that is, or was, withdrawable at call; and it was felt by the committee that the continued demand for more accommodation for the ever-increasing business meant the locking-up of capital in land and buildings that might be called up at any moment. It was in the best interests of the shareholders that they made the appeal for more fixed capital.

In June 1881 the committee decided to appoint a lecturer, or co-operative missionary, whose duty it would

be to address meetings, visit backward societies, and generally forward the interests of the movement in any part of the country where explanation or advice was required. Mr John Barrowman, the president, resigned his position, applied for the situation as advertised, and received the appointment of co-operative missionary.

The committee appointed Mr William Maxwell, St Cuthbert's, Edinburgh, who was a member of committee, to be chairman *pro tem.*; he was duly elected at the following quarterly meeting to serve three months—the unexpired time of Mr Barrowman—at the expiry of which he was again elected. The trade at the end of this year (1881) was £986,646; and great were the hopes expressed that in the following year the trade would touch the magic word of a million: and it did—for 1882 produced a turnover of £1,100,588. Extension of premises in Paisley Road was entered upon, and the first productive effort was giving great promise of success. It was in January 1881 that a humble beginning was made with shirtmaking, as an auxiliary to the drapery department. Everyone knew that it was a miserably paid trade, and there was some little reluctance to enter it. Outside the movement one heard of from sixteen to eighteen hours per day being worked for 1s. 1½d. The committee of the Wholesale Society began by saying the shirt factory shall work the same hours as the drapery warehouse—namely, forty-four per week. Great were the prophecies of failure that would overtake the experiment when these conditions became known. The disaster did not come; instead, lives were made brighter and more hopeful for the future.

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## CHAPTER XXXIV.

Worth, not birth, shall rule mankind,  
And be acknowledged stronger ;  
The proper impulse has been given :—  
Wait a little longer.”

—*Mackay.*

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY :  
PRODUCTION AND OTHER IMPORTANT DEPARTURES.

**A**T the risk of being blamed for bias towards one side of the Wholesale Society's activities, one had better make a personal confession at this point.

From early studies of co-operation we had formed very strong and lasting opinions of the advantages of productive co-operation. This was long before the Wholesale Society existed, so that when we found ourselves in a position to further this side of the movement, the early fascination was strengthened. We confess, although deeply interested in distribution, it never appealed to us in the same way as production, from which we hoped so much. Some of the directors on the board of the Wholesale Society were in perfect harmony with the new proposals for production, if some others were not so enthusiastic ; and it was perhaps as well, because their restraining influence did much to steady what was called at the time our “fiery impetuosity for production.” Having given years of thought to the subject, the work lay clearly before us ; the next step was to seize the opportunity. But the ground had to be prepared. The constitution of the board of directors was of the most transitory character. In these days societies were elected to send a representative to serve on the board ; the society so elected choosing one of their members to fill the position. By this system, as there was always



a strong desire to be represented on the Wholesale board, there were frequent changes, which did not tend to a continuity of policy. It was a delicate question to raise at quarterly meeting, but it had to be done. Then the capital of the society was largely made up of loans that were practically at call, the share or fixed capital being comparatively small. A successful appeal was made to increase the share capital by raising the value of the shares from ten to fifteen shillings, and latterly to twenty shillings. The loans or deposits were arranged at so much per cent. interest for twelve months' notice, six months' notice, and at call. These alterations took some years, but they were part of a settled policy from the beginning.

Another difficulty confronted the committee at the outset, and continues a difficulty to this day. The obtaining of the necessary information regarding any new industry that was contemplated was difficult to get. Some captains of industry were generous, but many were not. Our friends at the C.W.S. in England were more than generous in giving information, but the Scottish Wholesale Society tackled some industries they had not yet begun. The appointment of suitable managers was another important matter. Whatever other mistakes were made, in the selection of reliable and intelligent managers the committee are to be congratulated on the appointments made from time to time. This factor contributed very largely to the great success of the committee's efforts in production.

In August 1881 another productive department in connection with the drapery section was set agoing, and is still developing—namely, the tailoring factory.

Ground had now been purchased at Kilmarnock to erect suitable buildings for carrying on the increasing business.

The Dundee warehouse was opened in July 1881, with a great gathering of Northern co-operators, who had travelled great distances to take part in the ceremony. The veteran Lloyd Jones, also J. T. W. Mitchell, chairman of the C.W.S., and others, came from the South to wish us godspeed. Thus for nearly thirty years the Scottish Co-operative Wholesale Society has been trying to make the societies of the North more co-operative. Happily, at last there seems to be a gleam of hope.

A most important purchase of property was made in 1882. Those who are familiar with the Paisley Road premises will recall a portion facing west; this building, if purchased, would complete the block, or "island" as it was termed, besides being of great service to the increasing business; it was secured for £6,000. A number of rearrangements took place in separating departments that had grown up together.

It was at the end of 1882 that the delegates had the welcome information that the sales for that year had reached £1,100,588. What had been dreamed of and yearned for had been realised at last. One cannot convey the pleasure this million per annum of trade gave to the pioneers of the society; many of them, who were still taking part in the movement, were in ecstasy; their work had come to rich fruition. John Ramsey, of Bo'ness, said it was the happiest day of his life.

The committee now proposed to begin cabinetmaking in a small way; powers were granted, and in November 1884 a humble start was made in a back street, near the warehouse, which gradually outgrew its original habitation.

On the 17th June 1882, the handsome buildings that had been erected at Kilmarnock were opened with a series of meetings, in which all the co-operative leaders in the West of Scotland took part. These buildings have served the purpose they were intended for, to the full satisfaction of the proprietors.

It was also in 1882 that a most important departure took place in regard to tea-buying. Up till that year the two Wholesale Societies had bought this article from what each considered the best market. The English Wholesale had a kind of agent who bought for them in London—we think, on commission. It occurred to both committees that this was an article in which joint buying would be most desirable. A very few joint meetings settled the question—all were in favour of the experiment. A suitable expert was appointed, a portion of the London branch of the C.W.S. was set aside to make a beginning, and soon a large staff was required for testing, buying, and packing the multitude of different kinds of tea and coffee that are required for British co-operators. Cocoa was soon added to this business, the grinding of which was carried on

in another building. When a few years after it was found necessary to build very large and commodious premises in Leman Street, London, for the ever-increasing trade of the tea department, the Scottish Wholesale committee arranged, with the consent of the quarterly meeting, to take delegates from every society in Scotland who were members of the Wholesale to London, to be present at the opening of the new tea warehouse. Two immense trains conveyed the delegates to London and back, the expense of which was borne by the Scottish Co-operative Wholesale Society. This no doubt had a good effect in allowing the delegates an opportunity of seeing for themselves the unique facilities the Wholesale Societies had for serving the retail societies.

One of the most important announcements that had been made from the chair was that at the quarterly meeting on 1st January 1883, when it was suggested that the committee, after careful consideration and after securing much useful information, would ask powers at the next meeting to build suitable premises for the manufacture of boots and shoes. At the following meeting powers were granted as desired by the committee, ground in Paterson Street, adjoining the drapery warehouse, was secured, and a suitable building was erected. All this productive activity was to some extent forced on the committee by the continuous growth of capital that could not be made remunerative in a better way. In January 1885 the new boot factory was ready, and opened in the presence of hundreds of delegates from all parts of Scotland, each and all of whom promised by their acclamations to use their best endeavours to make it a success. Truly it has been a great success, giving satisfaction to the federation and constant employment to hundreds of men and women under the best conditions.

About this time the demand for Irish farm produce was greater than could be supplied with certainty from the Wholesale. The committee commissioned the manager and chairman to make inquiries in Ireland for a suitable locality to plant a collecting depot; the result was that Enniskillen was fixed on, and a depot established there.



## BONUS TO LABOUR.

The many additions made to the staff occasioned by the rapidly developing productive departments necessitated some reconsideration of the method of paying bonus to labour. It was at a quarterly meeting, held on 8th October 1870, that the following resolution was adopted unanimously by the delegates: "That a bonus of double the amount of dividend declared each quarter be paid to the employees of this society." This system had continued till 1884, when a special meeting altered the rule to read as follows: "After providing for the expense of management, interest on share and loan capital, the net profit, or such portion of it as may be agreed upon at the quarterly general meeting, shall be divided at so much per pound on purchases and wages in the following manner—wages earned in the distributive department to receive bonus in conformity with the aggregate profit made in that department, and the wages earned in the productive department to receive bonus in conformity with the aggregate profit made in that department." But after a few years' experience, another change was proposed and carried into effect in 1892. It reads: "Bonus will be credited to employees in both productive and distributive departments at the same rate per pound on wages earned as is allowed per pound dividend on members' purchases. No more than half the bonus which may have accrued to each employee shall be paid. The remainder of the bonus shall be credited to each employee in the loan fund of the society, bearing interest at the rate paid from time to time on loans from members lodged at twelve months' notice of withdrawal. Employees, on leaving the employment, will not be entitled to the accumulated bonus and interest which may have been credited to them until the expiry of three months, nor to any share of the current six months' bonus, unless with the consent of the committee. The committee shall also have power to deprive any employee who may have been dismissed of the bonus for the current six months."

This is the position of the bonus to-day; and while the committee of the Wholesale were in favour of capitalising

the whole of the bonus, which would have been of great benefit to the workers, still on a plebiscite being taken the majority were in favour of only the half being capitalised. While it is projecting the question into the future, it might be as well to state what steps were taken to form an employees' shareholding association. The scheme was submitted by the committee and approved at the same meeting as the bonus scheme referred to above.

It will be permissible for any employee who is over twenty-one years of age to become a shareholder in the society, shares to bear interest at five per cent. per annum.

An employee wishing to become a shareholder must apply for not less than five twenty-shilling shares. These shares may be paid up in the same way as that adopted by societies—namely, one shilling per share on application, the remainder of the value being made up of accumulated bonus and interest; but any member may pay up shares in full or in part at any time. Fifty shall be the maximum number of shares allowed to each employee.

The employee shareholders shall be entitled to nominate and send one delegate to general meetings, and when the number of shareholding employees shall have reached one hundred and fifty they may select another of their number to represent them, and every additional one hundred and fifty shareholders shall be entitled to send one delegate to represent them at the society's meetings. Proxy voting not allowed.

Shareholding employees on leaving the employment of the society must place their shares on the transfer list, as no one outside of the society's employment can be allowed to hold any of its shares.

Such is the scheme that gives employees a voice in the management of the society.

In March 1886 another productive factory in connection with the drapery department was formed—the hosiery—and from the first was a decided success. The factory was started in Morrison Street, while the other small factories were scattered over the locality.

The distributive departments were crying for more space owing to increased trade. The business was growing at such a rate that one could compute pretty accurately, if all went well, what it would be in five or ten years hence. It became more apparent every day almost that some reorganisation on a large scale was required, so as to allow for the future expansion of the departments. It would require caution accompanied with a certain

amount of boldness to carry out any scheme that would be really effective. It was the opportunity of a lifetime, yet it was fraught with certain dangers. Money there was in plenty ; but, as we have seen, it required to be altered in its form, so as to make it of a more fixed character. Then societies themselves had not the hold on the people's confidence that they have to-day ; would they allow their money to be tied up ?

23/10/10





## CHAPTER XXXV.

We can try to make our common brotherhood wiser and happier ;  
 We can build forward where they were forced to leave off,  
 And bring nearer to perfection the great edifice which they left  
 incomplete. —*Longfellow.*

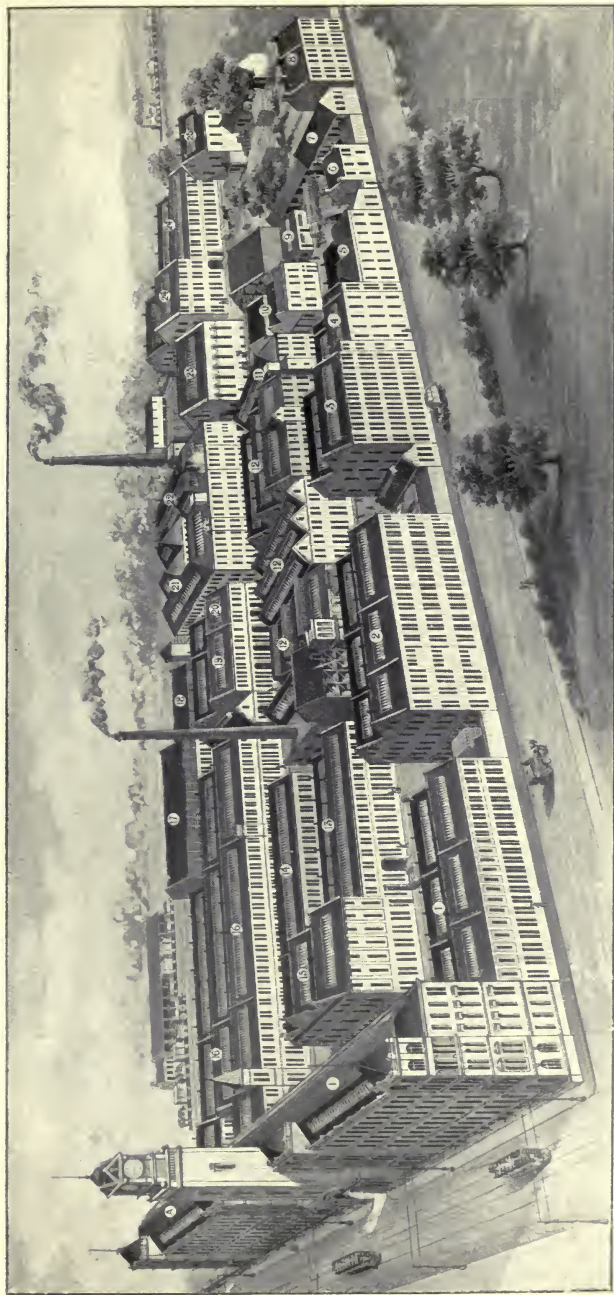
## SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY :

## THE SHIELDHALL VENTURE.

A SCHEME was drawn up and submitted to the committee. It took some time to win over the majority to the idea : it was said to be too large and too ambitious ; it would require too much capital, which would be locked up in land, buildings, and machinery. Time did the rest of the work, although there were degrees of enthusiasm while the scheme was at this stage.

Briefly the scheme was as follows :—That the society should secure a large piece of land, from ten to fifteen acres, in the vicinity of Glasgow, but still outside the city boundaries ; on this land they should erect factories for the production of goods required by Scottish co-operators. That they should begin by erecting suitable factories for those industries which had already been entered upon ; after that they could erect factories and workshops for other industries the products of which were already in demand by the retail societies. Further, if possible, the surrounding ground should be secured for building houses, schools, etc., for the workpeople.

It was a large order, but the committee latterly were unanimous in laying it before the shareholders. At that time the Wholesale Society published every year a pictorial calendar ; so for 1885-6 a calendar was designed and printed in colours, showing the proposed "garden city." Some copies are extant to-day, which show the



## Productive Works, Shieldhall, Govan.

(A) PORTION OF FRONT BUILDING NOT YET ALLOCATED.

1. PRINTING DEPARTMENT.
2. CABINET FACTORY.
3. HOSIERY FACTORY.
4. COFFEE ESSENCE.
5. BRUSH FACTORY.

6. FIREMASTER'S HOUSE.
7. JOINER'S WORKSHOP.
8. WORKMEN'S DWELLINGS.
9. COOPERAGE.
10. MECHANICAL, ELECT'L.
11. TINWARE.
12. PRESERVE WORKS.
13. TAILORING FACTORY.
14. ARTISAN CLOTHING.
15. DINING ROOMS, ETC.
16. BOOT FACTORY.
17. CURRYING WORKS.
18. TANNERY.
19. CONFECTIONERY WORKS.
20. PICKLE WORKS.

- 21-22. CHEMICAL DEPT.
23. POWER STATION.
24. TOBACCO FACTORY.
25. STABLES.





proposed works with railway connection, with neat cottages, public hall, school, and pretty gardens everywhere.

Whether this had any effect on the minds of the shareholders we would not like to say, but it certainly did not convince them all. It was not till the quarterly meeting, held in June 1885, that the scheme was hinted at by the chairman, who showed how the capital was increasing, and how difficult it was to make it remunerative. The manufacture of tobacco, preserves, and sweets was suggested; and further, a third suggestion was thrown out—it was stated to be the wish of the committee that £10,000 or £15,000 should be left in the hands of the committee to lend to societies for building purposes on the security of their property. We think we hear to-day the warning of some old co-operators, who, when they had heard all the suggestions, simply said, “Ca’ canny, ma man; it’s no’ yer ain siller ye’re spendin’.”

The next three months were utilised largely by some members of committee in explaining the proposed productive scheme, and discussing the necessity of being unanimous in taking this great departure. To show what a small venture it was compared with what followed a few years after, the committee intimated that it might not cost more than £80,000 in the meantime. Still it was uphill work for a time to bring some of the societies to see that it was a step in the right direction. The September meeting came round with its fears and hopes. The plan was fully described, and it was clearly pointed out that the committee had already trade in the movement for what they proposed to produce. The delegates had evidently come with instructions, for there was no opposition worth speaking of—just a few kindly warnings expressed to “hurry slowly”; and, on looking up the record of the meeting, it only says, “That the directors be empowered to proceed with the co-operative productive scheme as sketched by the chairman.”

But the scheme was not complete so long as the capital remained in its present unsatisfactory condition. Six months after, at a special meeting held for the purpose of considering the committee’s propositions regarding the capital, the shares were raised from ten to fifteen

shillings; the loan capital was also placed on a sound basis—in fact, it was arranged in the form that holds good to-day.

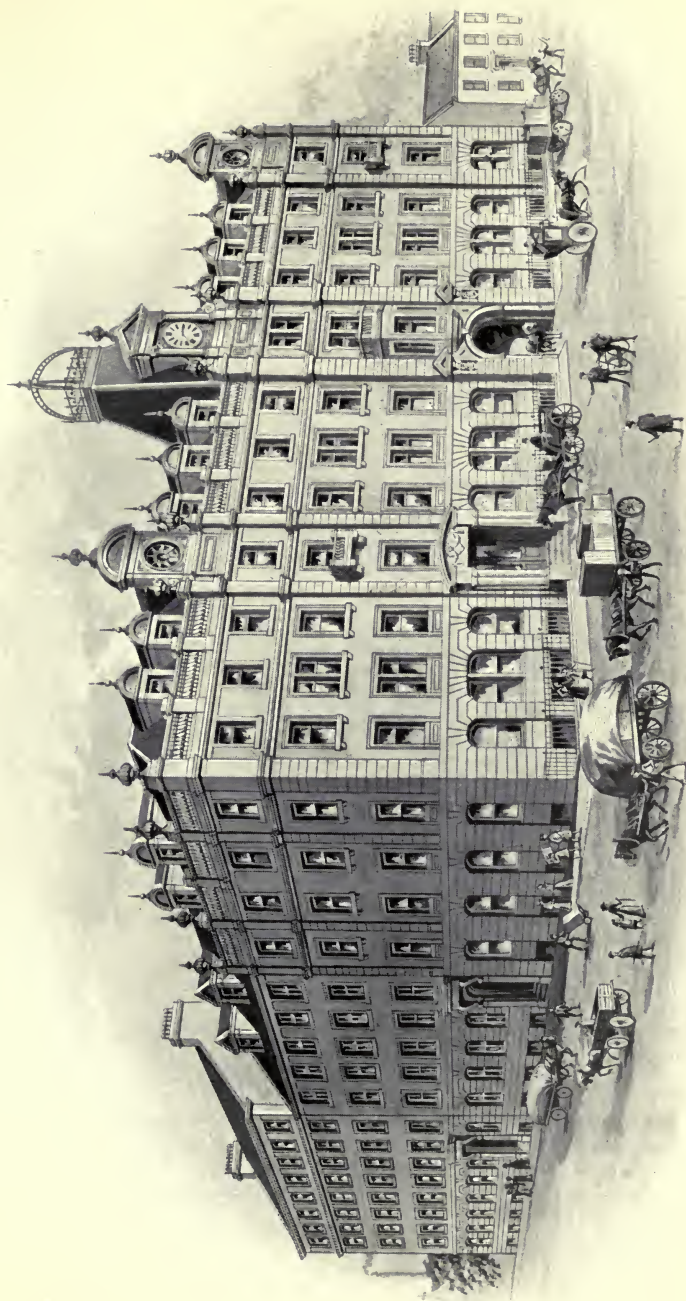
Now the course was clear for the long-talked-of scheme being carried into effect. Ground was sought in various localities; Renfrew, Hillington, and Shieldhall were looked on as the most likely to suit the purpose. Renfrew dropped out, because of the distance and terms. Hillington was almost fixed on, but for want of a guarantee to provide good drainage it also had to be dropped. Shieldhall answered all the desires of the committee, and after many delays caused by legal formalities, in the spring of 1887 the twelve acres of Shieldhall estate, costing £500 per acre, passed into the possession of the Scottish Co-operative Wholesale Society, and is now pretty well known everywhere as Shieldhall Co-operative Productive Works. The situation is all that could be desired, although it has not the rural appearance to-day that it had a quarter of a century ago.

On the 23rd July 1887, the first sod was cut by the chairman, in presence of the directors and all the managers. There was less rejoicing about this interesting function than one would have thought. All felt the responsibility of such an undertaking; an error in judgment now might set back the productive phase of the movement indefinitely. The address of the president closed with these words: "I know many of you are thinking of what form this productive concern will take. I trust when years have revolved round the scroll of time, and other busy hands and busy brains, after we have passed away, have taken up this work, that this fair valley will be peopled by thousands of happy and contented people,

'Whose best companions, innocence and health,  
And their best riches, ignorance of wealth.'"

After the ceremony, Shieldhall was left in the hands of the building department—which had been established some time before this, and which from this time forward has erected every building required by the society in all parts of the country.

One cannot leave this interesting period without referring to the men who took a part in this most



Leith Grocery and Provision Warehouse, Links Place.





important productive development. The late Mr Andrew Miller, the secretary, was in harmony with the scheme from the beginning, and did much to bring it into life. Mr William Brown, of Dunfermline, was also an enthusiast and useful supporter. Mr Henry Crosswaithe, of Bo'ness; Mr Andrew M'Ewan, of Perth; Mr J. Barr, Dumbarton; Mr Marshall, manager; Mr Macintosh, accountant; and Mr J. Davidson, master of works; with others whose names are not at hand, all worked for the scheme as if their own life depended upon its success.

While the Shieldhall project was forming, other important extensions were being carried out. At the Leith branch a splendid addition had been made, which was opened in 1887. The branch had now been ten years in existence. Its first year's trade had been £76,767; it was now £496,241. At the opening ceremony of this great addition, the speakers from the societies served by the branch were unanimous in their expressions of satisfaction at the good work done for co-operation in the large area the branch supplied.

The same year, with the consent of the delegates, the committee established a printing business in a small way in Clarence Street property, but its growth soon necessitated its removal to Shieldhall, where is carried on a great and growing business in printing, lithography, paper-ruling, bookbinding, bag-making, etc. Mr David Campbell was its chosen manager in 1887, and he is its successful manager to-day.

In June 1889 the society had attained its majority. Twenty-one years had passed since its humble formation, and it was now doing a varied business of over two millions per annum. Great meetings were arranged to be held in Edinburgh and Glasgow. The new drapery business premises were at the time being erected, and the respected secretary, Mr Andrew Miller, laid the foundation-stone. All the co-operative leaders from England attended, including Mr J. G. Holyoake and Mr J. T. W. Mitchell. Perhaps what pleased the old co-operators of Scotland most was the presence of the men who led in the early days of the Wholesale. Mr G. Merrylees, the first chairman, came from Gloucester

to take part, with Mr Meldrum, from Bannockburn (the second president), who let it be known that his sentiments had not changed. The third president, Mr A. Boa, had died in Australia, and his eloquent voice was missed. Mr John Allan, who had filled all the offices—treasurer, secretary, and president—received the ovation he deserved for the great work he had done for many years in the movement. The fifth chairman, Mr John Barrowman, who had always been a favourite at co-operative gatherings, fought some of his old battles over again, to the great delight of his old colleagues. These great gatherings of the veterans of the movement had a most inspiring effect on those present; their modest and unassuming style of address, their continued confidence in the principles of co-operation, and their great pleasure expressed at the productive departure, remains a pleasant memory with many of us to-day. The company was also taken to Shieldhall and entertained there. It was a happy series of meetings. But it had its sad side also: we parted with many of these old worthies when the meetings were over, never to meet again. It was a great pleasure to hear them say a few encouraging words to the present workers, for they agreed that they were, in their old age, more than rewarded for their early struggles by seeing the progress the movement was making.

Shieldhall by this time had become a busy hive of industry; factory after factory followed in rapid succession. Each building was fitted with the most modern machinery, and in the various factories powerful engines gave the necessary driving force: to some extent this has been superseded by electricity, where it can be applied with advantage and economy. Some idea of the rapidity of the development may be gathered from the following statement:—Boot and shoe factories, and tanning and currying factories; artisan clothing factory (1890); cabinet and brush factories; preserve works (1890); confectionery works (1891); mantle factory (1891); tobacco works (1891); coffee essence works (1892); printing department; chemical works (1892); engineering works (1892); sausage works, in Glasgow (1892); tinware works (1893); pickle works (1893);



Parkview (Adelphi Street) boot factory purchased in 1893.

But while all this activity was going on in the West, the East was not forgotten. At the quarterly meeting, held in February 1891, a scheme of flour milling was laid before the delegates. The words used at the time were these: "We propose going into flour milling. The societies in the federation purchase from the Wholesale Society over 180,000 bags of home millers' flour per annum, or nearly 4,000 bags per week, and this trade is increasing rapidly. Our scheme embraces two large flour mills—one situated in or near Leith, to meet the demands of societies in the east and north-east; the other situated in or near Glasgow, to supply the western counties of Scotland. We propose to go on with one mill at present, which in all likelihood will be placed at Leith. From flour milling we will naturally take up in due time, in adjoining premises, oatmeal and barley milling." This proposal, although it involved a great expenditure in addition to what was going on in the West, was received with considerable satisfaction, even if here and there one met with a pessimistic opinion and a suggestive headshake as if things were going too fast. The committee hailed with pleasure any reasoned arguments against their progressive policy, because there were such enormous sums involved that it became everyone who was interested in the institution to look thoroughly round the whole policy that was being advocated. We may confess, now that it is all over, that it was a time of intense anxiety. At the following meeting, in May, the committee were empowered to proceed with the erection of a flour mill at Leith.

An agitation had been going on for some time in the East of Scotland to establish drapery, boots and shoes, and furnishings departments of the Wholesale in Leith or Edinburgh. While it was not carried out in the above form, still the committee were not unmindful of the societies' interests in the East of Scotland, as will be seen further on.

23/10/10

## CHAPTER XXXVI.

Let no act be done without a purpose,  
Nor otherwise than according to the perfect principles of Art.

—*Marcus Aurelius.*

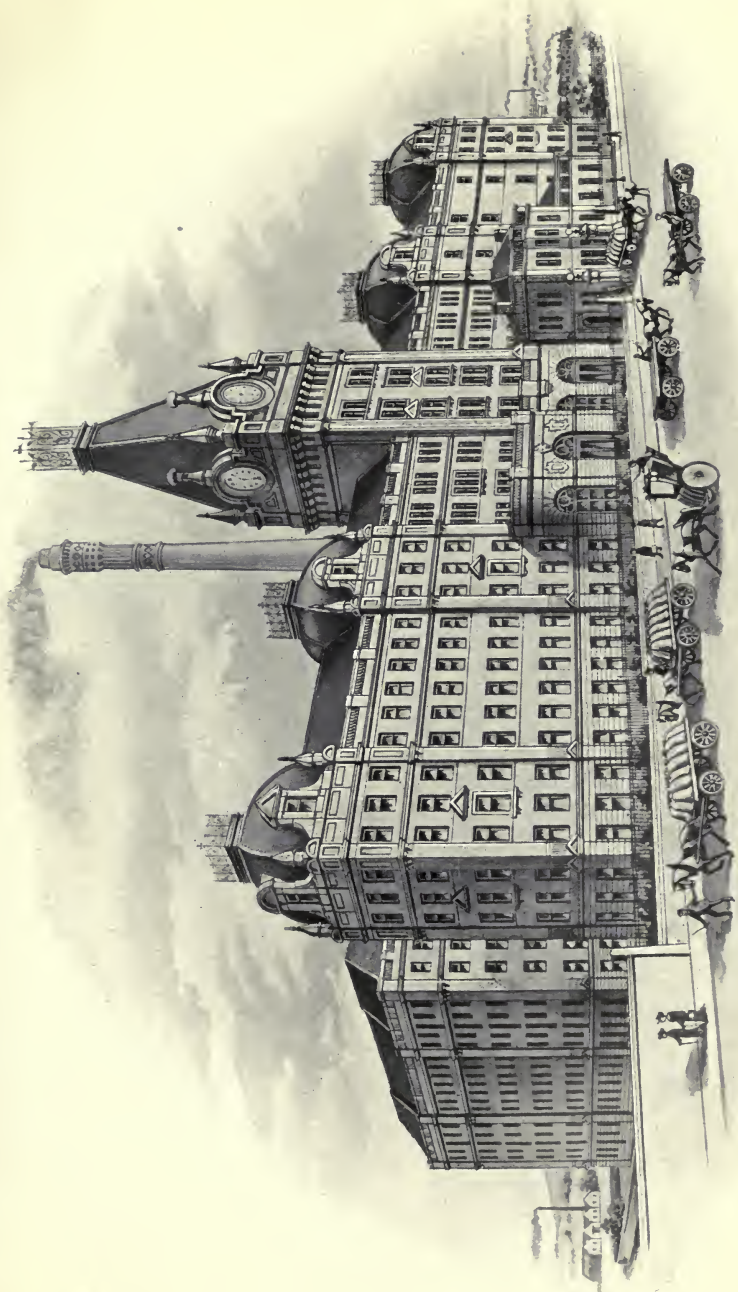
## SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY:

## STILL ONWARD.

CATTLE buying for the societies had been almost forced upon the committee owing to the unco-operative system that was carried on in the cattle rings by the competing societies, and after a time the farm of Carbrook was leased to keep a stock of animals suitable for retail societies. This venture cannot be said to have been a brilliant success, so in time the farm was given up and another taken near Glasgow, at Carntyne, where a good trade was done by shipping cattle direct from our own buyer in Ireland, and keeping them at Carntyne till they were required. A stance for dead meat was also taken in the Glasgow Market, which has been fairly successful.

The Chancelot mill foundation-stone was laid in August 1892, when the co-operators of Scotland made a great display. They turned out in their thousands; they brought gaily decorated vehicles, bands and banners from all parts of the country. Leith and Edinburgh were amazed. Co-operation to some minds meant a little huckster shop, where everything was kept, but nothing could be found. But now Leith Links was crowded with quite a large army of respectable and evidently well-to-do working-men, marching in procession to take part in laying the foundation-stone of the first co-operative flour mill in Scotland. The press did not gush over the event, but admitted it was a very significant demonstration.

The opening ceremony of the mill took place in August 1894, when again many English wellwishers



Chancelot Roller Flour Mills, Edinburgh.





travelled long distances to be with the Scottish co-operators on this important occasion. The great engines were set in motion by Mrs William Maxwell, assisted by Sir James Russell. At the dinner which followed, the English visitors congratulated the society on the site, on the beautiful building, and on the excellent installation of machinery. It was a happy meeting of friends, who rejoiced together over another victory.

At the quarterly meeting which was held the same afternoon, it was explained that only half the machinery was as yet installed in the mill, and for that reason the output would be restricted till trade warranted the committee completing the installation; the other parts of the mill would not require to be enlarged when that time came. For these reasons the committee recommended "that £30,000 be transferred from reserve fund to depreciate the book value of buildings and machinery of Chancelot flour mill." The recommendation was adopted, and the mill had a lighter load to carry. Since then the full installation of plant has been completed, and many alterations and additions have taken place to bring the machinery up to date. The mill has been a capital investment for the movement; and has been termed by experts the finest flour mill in the world.

The trade continued to increase, and it was evident to all who were interested in the business that another reorganisation of the distributive departments in Glasgow was required. Powers were granted, and the ground where the central premises now stand was purchased in 1892. Steps were at once taken to secure competitive plans from several architects for a great central building that would become the registered office and headquarters of the society. The successful plans were those of Messrs Bruce & Hay, who had formerly done work for the society. Our own building department at once took the work in hand, under the direction of Mr James Davidson, and it was ready for opening in January 1897, when a most notable procession of vehicles containing delegates from almost every co-operative society in Scotland went through the streets of the city, causing many to remark regarding the growing power of co-operation. The great new building was admired by

all. When the electric light on top of the tower was first lit, the question was asked in various parts of the city, "What light is that?" An old co-operator said it was "the only social light in this world worth following."

It was at the quarterly meeting held on 30th May 1896 that it was announced from the chair that the Ettrick tweed mills, Selkirk, had passed into the possession of the society. It is necessary to state that a few years before this date—largely through the efforts of Mr Joseph Clapperton, who was a practical tweed manufacturer, and was animated with co-operative sentiments—a co-operative association had been formed to acquire these mills. The association thus formed comprised both individual and co-operative society shareholders; it was known as the Scotch Tweed Manufacturing Society, and its executive was composed of representatives from retail societies and the Wholesale Society. After the property had passed into the hands of this society, nearly three-fourths of the buildings remained in the tenancy of other manufacturers, who held the portions they used on lease. A very fair amount of success attended the efforts of this new co-operative productive venture; but it was seen from the very start that its products, if they were to be sold among the retail societies, would simply lessen the sales of similar productions sold by the Wholesale Society. The Wholesale bought as largely as possible from the Tweed Society, but even that arrangement did not always give satisfaction. The question of taking over the mills by the Wholesale Society was mooted, and the idea at once found favour. The English Wholesale Society, promised to give the Scottish Wholesale Society all the trade they could—in fact a joint arrangement was concluded, similar to what existed with some of the other productive concerns. Terms were arranged, which were considered fair to both parties, and in April 1896 Ettrick mills became the property of the Scottish Co-operative Wholesale Society. Since it came into the possession of the Wholesale, new machinery at considerable cost has been introduced, and the making of blankets and the spinning of yarns have been entered upon. The goods produced have given every satisfaction to the societies in federation,





Ettrick Tweed Mills, Selkirk.



and the trade amounts to about £40,000 per annum. But it cannot be said that it is one of the great profit-making departments. It gives employment to 177 persons, who partake in the good conditions that are provided for all the employees of the Wholesale Society.

In the same year, another important industry was entered upon. It will be remembered that when the proposal to enter flour milling was made, a promise was given to add oatmeal milling as an auxiliary as early as possible. It was communicated to the board of the Wholesale Society that Junction mills in Leith might be acquired on fair terms. The question was at once taken up, when it was found that the business consisted of a small flour mill as well as having all the facilities for producing oatmeal, etc. The purchase of Junction mills was completed in 1897, and the society at once entered into possession of this useful property. Additions and alterations have been made of late years, which have been of considerable value from a productive point of view.

Scarcely had a month elapsed from the time of the above purchase till another important addition was made to the property of the society. The Tron Free Church, Chambers Street, Edinburgh, was for sale. The committee had for some time been of opinion that a furniture and furnishing warehouse would be of service to societies in the East, if established in Edinburgh, and they considered the building and central locality admirably suited for this purpose. Since the building passed into the possession of the society great alterations have been effected, and about a year ago a large addition was made by purchasing the adjoining property known as Minto House.

Some time before the date we write of, considerable annoyance was caused to the whole movement through the action of a firm of soap-makers. The story is short and simple, and as it leads up to the Wholesale Society's next departure in production, it may be well to tell it here. The firm of soap-makers referred to had laid down conditions to all their customers that they (the customers) were not to sell their goods below a certain price, to which conditions both the Wholesale Society and retail societies agreed. But a discovery was made in Glasgow by some



of the opponents of co-operation—who continually say that co-operative societies sell at higher prices than the trader. The charge now brought against the co-operators was that they were selling too low, in so far as they returned profit to their members, even although the soap was sold according to the conditions; the amount of profit returned to a member on the article sold was equal to the amount the society was underselling. Pressure was at once brought to bear on the makers, who took up the matter with the Wholesale Society, through whom the retail societies were supplied. The board of the Wholesale Society denied the right of any firm or individual to dictate to the societies what they should do with their profits, and held that if the societies kept faith in selling according to conditions, there the matter should end so far as the maker was concerned. The result was that the account of this firm was closed by the Wholesale Society, who at once made arrangements with other firms to supply this article. The societies were appealed to by the Wholesale committee to defend the right of doing with their profits as they liked, and at the same time made known their arrangements for future supplies. There was a hearty response from nearly all the societies at the time, although, as time wore on, advertisements, pleadings, and explanations of retractions by representatives of the firm had its effect on many of the weak-kneed societies. Meantime the board of the Wholesale Society was not idle. Ground had been purchased at Grangemouth, and a modern soap factory erected, which was furnished with all the latest machinery. This factory was opened in October 1897; it has been of the greatest possible service to the loyal societies, and at present is doing a business of £83,295 per annum.

The little collecting depot, started at Enniskillen, in Ireland, in 1885, had developed into a large and important centre, where the curing of bacon had been added to the other useful work. This little store of 1885 had simply led up to a spacious and handsome warehouse, and now to this fine business a creamery was added in 1898, to which the farmers of the district bring their milk, and where some of the finest butter in Ireland is made, as the many prizes in the possession of the society can testify. But

that was only the beginning of this great business. From time to time ground was secured in the country districts within a radius of ten or twelve miles from Enniskillen, till now ten auxiliaries or milk-receiving centres are established. The cream separation takes place at each of these centres, the cream being conveyed to the central creamery at Enniskillen to be made into butter. Recently three and a third acres of land have been taken up near to Enniskillen, and transformed into a pig-rearing establishment; hundreds of these animals are always in stock, and are used for the bacon trade of the Wholesale. The various places of business in and around Enniskillen give employment to ninety-nine persons. Mr William Whyte, who has managed this now large and growing business for years, has by his tact and upright character won the confidence of the Irish people, who highly appreciate the business-like methods of what they call the "Scotch company."

It soon became evident that what had been done so successfully in Ireland could be done in Scotland with equal success, so in February 1899 a creamery similar to that which has been described was started at Bladnoch, in Wigtownshire; since then a large auxiliary has been erected at Whithorn, for the purpose of gathering in the milk of that district. At Bladnoch, it should be stated, a large business is done in the making of margarine, and the rearing of pigs is extensively carried on. All these businesses, apart from being profitable, have been of the greatest service to the co-operators of Scotland, who are assured of pure and unadulterated goods, made by themselves. The transfers from the Wigtownshire creameries equal £80,000 per annum, employing about seventy people.

During the same year (1899) the Aberdeen fish-curing works were set agoing; and, from a very small beginning, is now among the largest, if not the largest, curing establishment in Aberdeen. Besides purchasing daily at the great fish market, the society has made arrangements with several fishermen in Shetland for their "catch." In this way a constant supply of fresh fish finds its way daily to the works, and from there it is distributed to the stores throughout the country. The business amounts to about £70,000 per annum, and gives employment to seventy-six persons.

Other industries have been added. Aerated-water manufacture is carried on at Glasgow, Leith, Stirling, Dunfermline, and Kirkcaldy, with distributive centres in other places.

In 1891 a large factory was erected at Leith, on the ground of Junction mills, for the purpose of making dress shirts, collars, etc. Later on the laundry-work of this factory was removed to Barrhead, and more recently to Potterhill, near Paisley. In this business, as in many others, the English Wholesale Society purchases largely for its drapery centres at Manchester, Newcastle, and London.

During the same year (1891) a most important partnership was concluded between the English and Scottish Wholesale Societies for the tea, coffee, and cocoa departments. Up till this time there was no legal binding contract between the two organisations, but, after considerable negotiations, a partnership was arranged. The Scottish Wholesale does roughly about one-fourth of the whole trade in tea, coffee, and cocoa, and it was agreed that the Scottish Wholesale should have the opportunity of contributing a fourth of the capital necessary for carrying on the business, with a proportionate representation on the tea committee, while care was also taken that the auditors appointed by the Scottish Wholesale would take part in the audit of accounts, including those of the tea estates belonging to the societies in Ceylon, the tea from which is shipped direct to our warehouse in London.

This arrangement has worked out admirably and harmoniously. Joint arrangements in other productive departments have been of great benefit to both institutions, such as Batley cloth, Bury weaving, Ettrick mill, dress shirt factory, and waterproof factory. Similar arrangements for joint buying exist in the various buying depots abroad. At New York, U.S.A.; Montreal, Canada; Copenhagen and Aarhus, Denmark; Denia, Spain; Gottenburg, Sweden; and at several other places the two societies truly co-operate.

The directors had been under promise to the delegates since the proposal to start Chancelot mill, that when the time was suitable a flour mill would be started in or near Glasgow. The time had arrived when action could be taken without the slightest danger to the federation if the societies would only do their duty. There were



rumours abroad that one of the finest mills in the country—namely, Regent mills, Glasgow—although not openly in the market, could be bought. Cautiously and tactfully the directors made inquiries. The mill had been inspected by several of the committee before this date, so that its capacity and value were fairly well known; experts were quietly consulted, and every possible information obtained. Negotiations ended in Regent mills becoming the property of the Scottish Co-operative Wholesale Society in November 1903. The following year it was declared open by Mr Isaac M'Donald, one of the directors, amidst the great rejoicing of a large company of Scottish co-operators, who were highly delighted at becoming the possessors of this historic mill.

Still the trade increased—it was now over seven million pounds per annum—and the directors looked for new worlds to conquer. The buying of wheat for the purpose of keeping the three great mills running night and day had now assumed gigantic proportions. This buying up till now had been done through the New York branch, or through agents on this side. Could the Wholesale Society get nearer the producer? After collecting considerable information, it was agreed to send out a deputation to the far west of Canada, where the majority of the wheat came from, to ascertain if it was possible to purchase on the spot, and thus dispense with the expensive middleman. The deputation—consisting of the late Mr T. C. M'Nab, director, and Mr W. F. Stewart, commercial manager of the mills—on their return reported that a representative ought to be placed at Winnipeg in the Wholesale Society's interest, whose duty it would be to purchase the wheat required from the farmers, or as near the farmers as possible. The question was carefully thought out, and an agreement came to that was in conformity with the report of the deputation; and in August 1906 Mr George Fisher (who had acted as traveller for the mills, and was assistant to Mr Stewart) opened an office in Winnipeg. The trade has since grown, and it was found necessary a few years ago (in 1908) to erect a number of wheat elevators in suitable places for the storing of the grain awaiting shipment to this country. Our English neighbours do not use the same

class of wheat to any great extent, but they have helped as far as they could.

The tables given below require no comment, but may be regarded as a sufficient reply to those opponents who are continually stating that co-operative production has never been a success. The figures are taken from the Scottish Co-operative Wholesale Society's diary for 1910, the complete statistics for 1909 not being yet available.

#### PRODUCTIVE DEPARTMENTS AT SHIELDHALL.

BOOT AND SHOE, READY-MADE CLOTHING, CABINET, BRUSH, PRINTING, PRESERVE, CONFECTION, ARTISAN CLOTHING, HOSIERY, TOBACCO, COFFEE ESSENCE, CHEMICAL, PICKLE, AND TINWARE.

|   | Year ending<br>28th Dec.<br>1907. | Year ending<br>26th Dec.<br>1908. |
|---|-----------------------------------|-----------------------------------|
|   | £                                 | £                                 |
| Value of transfers ... ..                         | 815,504                           | 846,751                           |
| Average capital employed ... ..                   | 275,113                           | 283,949                           |
| Interest charged ... ..                           | 12,654                            | 14,956                            |
| Rate per cent. on capital ... ..                  | 4·7                               | 5·2                               |
| Net profit, after meeting all charges ... ..      | 39,030                            | 35,456                            |
| Percentage per annum on capital employed ... ..   | 14·2                              | 12·5                              |
| "    "    "    including interest ... ..          | 18·9                              | 17·7                              |
| Depreciation on buildings, machinery, etc. ... .. | 9,839                             | 9,496                             |
| Wages paid ... ..                                 | 155,563                           | 164,494                           |
| Bonus allocated ... ..                            | 5,185                             | 5,477                             |
| Percentage of bonus to net profit ... ..          | 13·3                              | 15·4                              |
| Number of persons employed ... ..                 | 3,440                             | 3,649                             |
| Average capital per worker ... ..                 | 80                                | 78                                |

#### GENERAL SUMMARY OF PRODUCTIVE DEPARTMENTS.

SHIELDHALL WORKS; DRESS SHIRT; SHIRT; UNDERCLOTHING; MANTLE; WATER-PROOF; BESPOKE TAILORING; ETTRICK MILL; SADDLERY; CHANCELOT, JUNCTION, AND REGENT MILLS; SOAP; SAUSAGE; FODDER; CARTWRIGHT; AERATED WATER (Glasgow, Leith, Stirling, and Dunfermline); BLADNOCH CREAMERY; FISH-CURING—37 DEPARTMENTS IN ALL.

|   | Year ending<br>28th Dec.<br>1907. | Year ending<br>26th Dec.<br>1908. |
|---|-----------------------------------|-----------------------------------|
|   | £                                 | £                                 |
| Value of goods sent from factories, work done, and sales ... .. | 2,148,481                         | 2,270,104                         |
| Average capital employed ... ..                                 | 678,458                           | 751,096                           |
| Interest charged ... ..   | 31,155                            | 39,577                            |
| Rate per cent. on capital ... ..                                | 4·7                               | 5·2                               |
| Net profit, after meeting all charges ... ..                    | 62,221                            | 49,273                            |
| Percentage per annum on capital employed ... ..                 | 9·2                               | 6·6                               |
| "    "    "    including interest ... ..                        | 13·9                              | 11·8                              |
| Depreciation on buildings, machinery, etc. ... ..               | 27,858                            | 28,715                            |
| Wages paid ... ..   | 234,779                           | 246,954                           |
| Bonus allocated ... ..  | 7,825                             | 8,231                             |
| Percentage of bonus to net profit ... ..                        | 12·5                              | 16·7                              |
| Number of persons employed ... ..                               | 5,063                             | 5,412                             |
| Average capital per worker ... ..                               | 134                               | 139                               |

23/10/10

## CHAPTER XXXVII.

Every doctrine not based upon progress, considered as a natural law, is inferior to the idea and the demands of the epoch.—*Joseph Mazzini.*

## SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY :

## PROGRESS.

THESE descriptions can only be said to touch the larger enterprises. A multitude of smaller but important ventures have been added from time to time ; and if they do not find a place here, it is not because they are considered unimportant, but because the list would fill this entire volume.

The purchase of Calderwood Estate has been left to the very end of the description of the progress of the Wholesale Society. Some years ago—from ten to twelve—the delegates gave powers to the directors to purchase two estates, one in Ireland and one in Scotland, the idea being that such estates could be profitably utilised for fruit farming, as the Wholesale Society was a large purchaser of fruit both in Ireland and in various parts of Scotland. £50,000 was mentioned as the maximum sum to be expended. At the time the condition of the law in Ireland in relation to landlord and tenant was undergoing considerable change, and, after consideration, the committee thought it best to leave the Irish scheme in abeyance, and concentrate their energies on the Scottish ; this also was agreed to by the delegates.

Many estates were offered, for, of course, it was known to everybody who had an estate to sell that the Wholesale Society was in the market. During 1903 the estate of Calderwood was frequently visited, and expert valuers reported on the land and buildings. The estate comprised eight farms, the policies around the castle being very extensive—in all, 1,125 acres. The castle

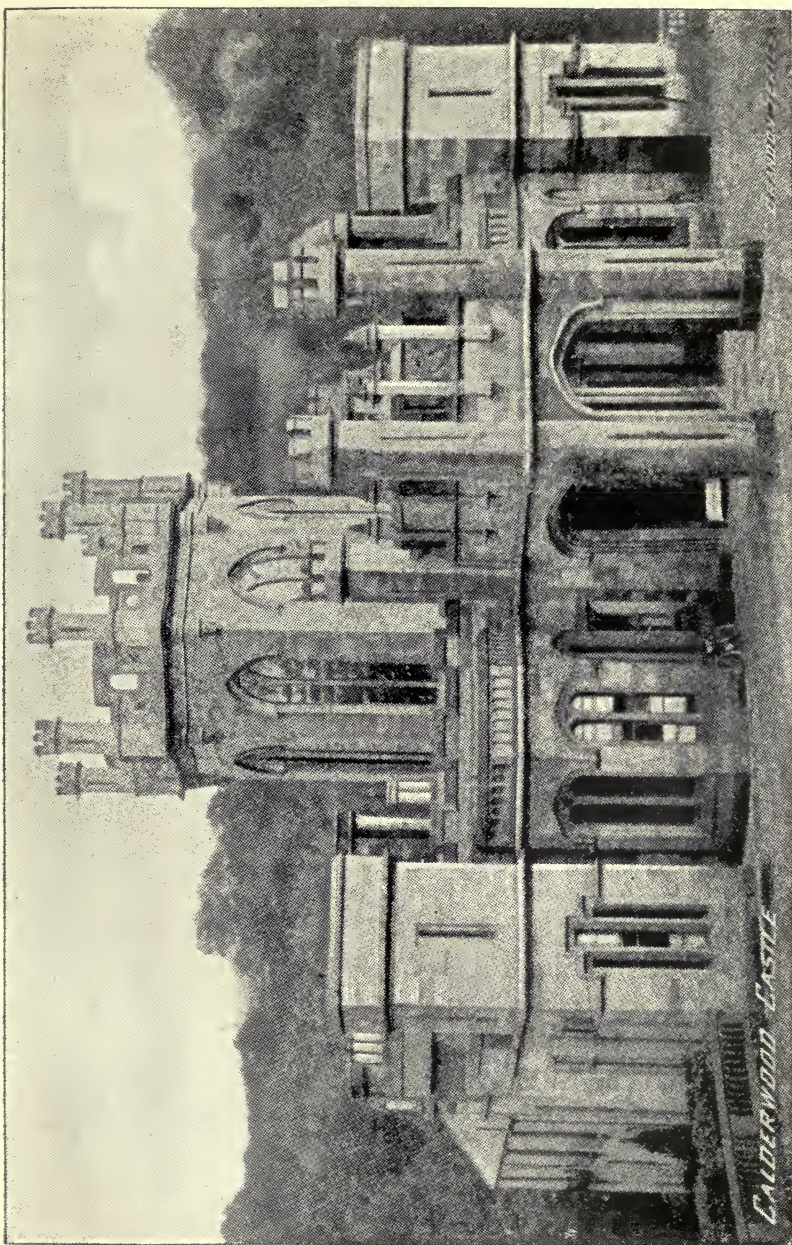


is partly ancient and partly modern. It is no part of this work to give the history of this old home of the Maxwells, but for situation and varied beauty very few estates in Scotland can compare with it. The estate was purchased in May 1904, and on the 30th July following a company of Scottish co-operators, numbering over seven hundred, assembled in front of the old castle, to formally take over this fine old historic estate, that in future was to be devoted to co-operative purposes.

During the years the estate has been in the possession of the society it cannot be said to have been a great financial success, although it has been a source of great pleasure to thousands of excursionists who, during the summer months, frequent its sylvan beauties. The castle has been transformed into a co-operative museum, where the industries of the Wholesale Society can be studied; the various distributive departments are also represented; and a co-operative historical collection is in course of formation. Immense glass houses have been erected for the growing of tomatoes; some of the farms are now utilised for fruit-growing; a scheme of house-building has begun: so that in time, if the delegates will only have patience, this estate may even give some little return financially. It may be well to quote the chairman's warning at the quarterly meeting held on 27th August 1904, when he said: "In the meantime your committee mean to commence to develop its possibilities; this will entail the expenditure of a considerable sum, and you must be prepared for some time to come, I fear, to see money spent on it rather than money returned from it."

Some time ago the directors were empowered to open shops in towns where there was no co-operative society, the idea being that in time the customers would form a society to which the Scottish Co-operative Wholesale Society would give every assistance. Up to the present, Elgin is the only experiment made in this direction.

Before closing this sketch of the Wholesale Society, it may be necessary to say a word on the conditions of labour. In the last return there were 7,592 persons employed in all the departments connected with the society. In most of the industrial departments trades-union conditions exist as regards wages, but even these



Calderwood Castle and Estate.





are sometimes exceeded. As to hours of labour, they are, as a rule, less than elsewhere in the same trade. Where no trades-union conditions exist, such as amongst girls and women, the most generous treatment is meted out to all, and it has occurred more than once that the committee have advanced wages without the slightest solicitation on the part of the worker. The bonus is entirely above what may be fixed as wages, and it cannot be too strongly stated that it is never taken into consideration in the settlement of wages. The total amount of bonus paid or credited to employees from 1870 till June 1909 was £175,731; the amount capitalised in bonus fund at the credit of employees to the above date was £50,797. This is a record we may all feel proud of. The directors, almost from the beginning of the Shieldhall experiment, took the deepest interest in the welfare of the workers by providing reading and recreation rooms for men and for women. Food is provided at cost price for workers who live at a distance, and desire to avail themselves of the convenience.

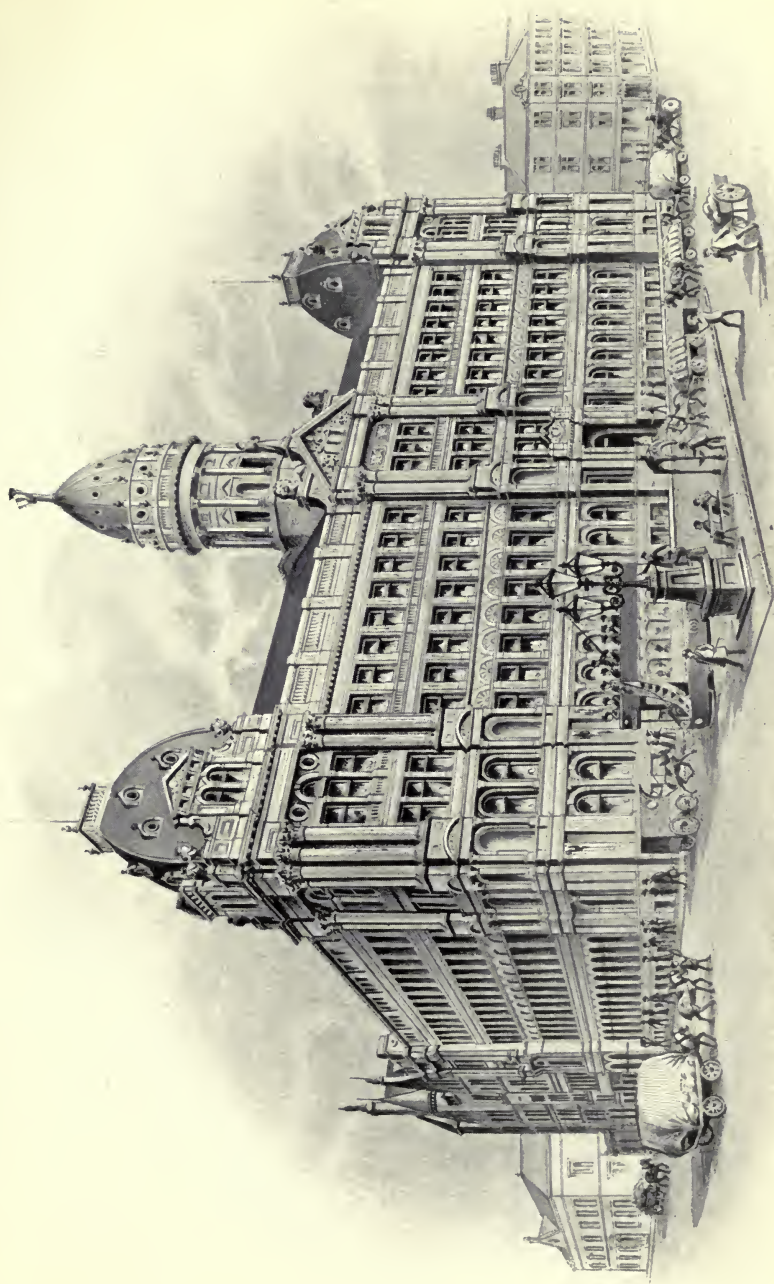
The following tables will show in figures the continuous progress of this wonderful organisation. But figures can never convey the good work that has, perhaps more than anything else, been done during the forty-two years of its existence. Its great quarterly meetings reflect the improvement that has come over the working-class of this country. When eight or nine hundred men are brought from every part of Scotland to unitedly discuss and settle some policy of the future, it is truly inspiring to note the intelligence, the relevance, and the mutual forbearance that characterise the debates. In this lies the hope of the future, for the growing intelligence of the delegates must always be equal to whatever difficulties may arise. The donations voted by the delegates annually to charities all over Scotland are simply munificent. The Scottish Co-operative Wholesale Society is the greatest as it is the strongest possession ever held by the working-men of Scotland: may its power for doing good work increase.

The supreme power of administration is certainly in the hands of the delegates; and the great driving force of the Wholesale is the loyalty of the societies who form the membership. To these two factors, in the first place,

belongs the credit of building up this great democratic institution, where no man dare say, I alone did this. But the directors have always the guiding hand, and largely the power of initiation, and up till now these powers have been used with intelligence and success. Few men are subject to such keen criticism, both at quarterly meetings and at conferences, and even in the press ; and few men, we venture to assert, have been more successful in defending the policy they have pursued or the position they have taken up. Criticism is the very breath of life in such a mighty organisation, but let it be free from bias and personal imputation. Where all have done their best it would be invidious to mention names, but that in no way detracts from the splendid service given by all, and where each should be respected for his high character and business capacity.

This history would certainly not be complete if it did not refer in some way to the blots on our escutcheon, which have been placed there largely by co-operators themselves, and were in most cases preventable—namely, the failures and losses which have taken place since the inception of the Wholesale Society forty-two years ago. Many societies had drooped and died before that time, but records are wanting. Even the list now presented is not complete, for a few societies not connected with the federation have passed away. But the list is more than sufficient. The money lost is nothing compared with the volume of business ; it is the enervating and retarding influence we deplore, which follows every failure and loss. The first financial loss to the Wholesale was caused by the Napoleonic conduct of the then manager ; that loss is not on this list, as it was redeemed by the delegates' action. The other forty-seven failures may be set down to preventable causes : credit-giving claims most of them ; a few are attributed to careless, and in one or two cases almost criminal, management. It is a sombre monument to the evil system which some of its champions call "accommodation." Let it be understood that the losses in the investment account were sums voted by quarterly meeting. It is only fair to say that in most instances the money was invested after the concerns had got into difficulties, and was given in the hope of saving them.

23/10/10



Registered Office and Furniture Warehouse, 95 Morrison Street, Glasgow.





## STATEMENT OF LOSSES.

## TRADE ACCOUNT.

| NAME OF SOCIETY.                    | Date<br>written off. | Net<br>Amount of<br>Loss. | Fund<br>from which<br>written<br>off. |
|-------------------------------------|----------------------|---------------------------|---------------------------------------|
| East Linton ... ..                  | Aug. 1874            | £ 17 15 10                | P. & L.                               |
| Coleraine ... ..                    | May 1875             | 135 5 0                   | Reserve                               |
| Barrowfield (Glasgow) ... ..        | Aug. 1875            | 26 10 11                  | "                                     |
| Shotts ... ..                       | "                    | 419 4 0                   | "                                     |
| Ardwell ... ..                      | Nov. 1876            | 165 17 11                 | "                                     |
| Lurgan ... ..                       | "                    | 72 9 1                    | "                                     |
| Elderslie ... ..                    | "                    | 6 18 8                    | "                                     |
| Maryhill ... ..                     | "                    | 175 18 2                  | "                                     |
| Stewarton ... ..                    | "                    | 2 1 6                     | "                                     |
| Southern (Glasgow) ... ..           | "                    | 72 1 5                    | "                                     |
| Star ... ..                         | "                    | 14 15 3                   | "                                     |
| Saltcoats ... ..                    | "                    | 29 16 3                   | "                                     |
| Linlithgow Bridge ... ..            | Nov. 1877            | 137 13 1                  | "                                     |
| Barony Glebe (Glasgow) ... ..       | "                    | 53 7 6                    | "                                     |
| United Drapery ... ..               | "                    | 126 12 11                 | "                                     |
| Whifflet ... ..                     | May 1878             | 72 15 4                   | "                                     |
| Farne (Rutherglen) ... ..           | "                    | 4 9 11                    | "                                     |
| Leith ... ..                        | "                    | 133 6 7                   | "                                     |
| Whiteinch ... ..                    | "                    | 30 9 2                    | "                                     |
| Anderston (Glasgow) ... ..          | Aug. 1879            | 107 18 2                  | "                                     |
| Ayr Road ... ..                     | May 1881             | 13 4 0                    | "                                     |
| Oak Mill ... ..                     | "                    | 86 17 10                  | "                                     |
| Dundee West ... ..                  | Nov. 1881            | 1,849 17 7                | "                                     |
| Broughty-Ferry ... ..               | Nov. 1883            | 956 14 9                  | P. & L.                               |
| Blairgowrie and Rattray ... ..      | Feb. 1884            | 150 9 8                   | Reserve                               |
| Allander Provident ... ..           | "                    | 407 6 4                   | "                                     |
| St Ninian's ... ..                  | "                    | 3 18 9                    | "                                     |
| Motherwell ... ..                   | "                    | 58 19 4                   | "                                     |
| Motherwell ... ..                   | July 1886            | 87 1 9                    | "                                     |
| Clachnacuddin ... ..                | Dec. 1886            | 87 1 9                    | "                                     |
| Partick ... ..                      | "                    | 46 5 11                   | "                                     |
| Forth ... ..                        | "                    | 41 1 4                    | "                                     |
| Belfast ... ..                      | Dec. 1887            | 383 9 0                   | "                                     |
| Burntisland Reform... ..            | "                    | 10 13 1                   | "                                     |
| Ayr Equitable ... ..                | Mar. 1888            | 7 1 3                     | "                                     |
| Govan ... ..                        | Sept. 1888           | 77 2 9                    | "                                     |
| Irish Industrial ... ..             | Dec. 1889            | 103 1 9                   | "                                     |
| Airdrie Provident ... ..            | "                    | 12 6 5                    | "                                     |
| Leven ... ..                        | Dec. 1891            | 235 15 11                 | Reserve                               |
| Saltecoats ... ..                   | Sept. 1893           | 26 13 11                  | "                                     |
| Newhaven ... ..                     | "                    | 40 4 7                    | "                                     |
| Holytown ... ..                     | June 1895            | 2 9 1                     | "                                     |
| Kinross Equitable ... ..            | Mar. 1896            | 200 1 6                   | "                                     |
| Scottish Farming Association ... .. | "                    | a 120 8 9                 | "                                     |
| Bridgeton Victualling ... ..        | July 1899            | 538 3 9                   | "                                     |
| Edinburgh Roperie ... ..            | June 1900            | 30 8 3                    | P. & L.                               |
| North Dublin ... ..                 | "                    | b 189 1 1                 | "                                     |
| Frickheim ... ..                    | Dec. 1901            | 3 10 11                   | "                                     |
|                                     | June 1903            | 235 17 0                  | "                                     |

| NAME OF SOCIETY.                    | Date written off. | Net Amount of Loss. | Fund from which written off. |
|-------------------------------------|-------------------|---------------------|------------------------------|
|                                     |                   | £ s. d.             |                              |
| Cobbinshaw ... ..                   | Dec. 1903         | c 282 14 9          | P. & L.                      |
| Coalsnaughton Industrial ... ..     | "                 | e 57 18 5           | "                            |
| Newtonshaw Industrial ... ..        | "                 | f 714 8 8           | "                            |
| Niddrie ... ..                      | June 1905         | d 38 14 2           | "                            |
| Glasgow Workers ... ..              | "                 | 10 14 2             | "                            |
| Annandale ... ..                    | "                 | g 138 0 0           | "                            |
| Chryston ... ..                     | "                 | 116 6 0             | "                            |
| Muthil ... ..                       | "                 | 132 0 0             | "                            |
| Annandale ... ..                    | June 1909         | g 38 17 7           | "                            |
| Elgin ... ..                        | "                 | h 9 10 5            | "                            |
| Londonderry ... ..                  | "                 | 65 15 11            | "                            |
| Lurgan ... ..                       | "                 | i 5 6 0             | "                            |
| Less Dividends realised—            |                   | 9,333 19 0          |                              |
| a June 1897 ... ..                  | £13 2 3           |                     |                              |
| b June 1901 ... ..                  | 31 3 8            |                     |                              |
| c June 1905 ... ..                  | 5 17 9            |                     |                              |
| d Dec. 1905 ... ..                  | 6 11 2            |                     |                              |
| e June 1906 ... ..                  | 21 14 4           |                     |                              |
| f June 1906 ... ..                  | 29 15 5           |                     |                              |
| g June 1908 ... ..                  | 67 2 11           |                     |                              |
| h Dec. 1908 ... ..                  | 3 15 1            |                     |                              |
| i Dec. 1908 ... ..                  | 1 0 6             |                     |                              |
| j June 1909 ... ..                  | 0 10 3            |                     |                              |
| e Dec. 1909 ... ..                  | 5 15 10           |                     |                              |
|                                     |                   | 186 9 2             |                              |
| Total Loss on Trade A/c to date ... | ...               | 9,147 9 10          |                              |

Total Trade to June 1909, £118,151,671.

Trading Losses equal 1·85d. per £100 of Sales.

## INVESTMENT ACCOUNT.

| NAME OF SOCIETY.                                | Date written off. | Amount.    | Fund from which written off. |
|---|-------------------|------------|------------------------------|
|   |                   | £ s. d.    |                              |
| Lurgan ... ..                                   | Nov. 1876         | 20 0 0     | Reserve                      |
| Cooperage ... ..                                | May 1879          | 4 0 6      | "                            |
| Oak Mill ... ..                                 | Aug. 1879         | 12 10 0    | "                            |
|   | Oct. 1880         | 88 15 0    | "                            |
| Hawick Hosiery ... ..                           | "                 | 24 7 9     | "                            |
|   | Dec. 1893         | 500 0 0    | "                            |
| Bo'ness Pottery ... ..                          | Mar. 1894         | 500 0 0    | "                            |
|   | Dec. 1894         | 993 13 3   | P. & L.                      |
| Farming Association ...                         | Dec. 1897         | 2,000 0 0  | "                            |
|   | July 1899         | 154 3 4    | "                            |
| Total Loss on Investment Account to date ... .. |                   | 4,297 9 10 |                              |



## SUMMARY OF BALANCE-SHEET AT 26TH JUNE 1909.

| LIABILITIES.                                 |                     | ASSETS.  |                     |
|--|---------------------|--|---------------------|
| Share Capital paid up—Societies              | ... £395,242 6 0    | Land   | ... £66,421 0 0     |
| " Employees                                  | ... 12,770 19 5     | Buildings  | ... 387,088 0 0     |
| Deposits from Societies...                   | ... 2,236,855 0 8   | Plant  | ... 193,203 0 0     |
| (including amount paid in advance for Goods) |                     | Stocks   | ... 862,332 0 0     |
| Deposits from Individuals                    | ... 169,932 11 10   | Due for Goods, etc.  | ... 218,396 12 11   |
| Due for Goods and Expenses                   | ... 120,358 13 5    | Investments — Shares and Deposits,<br>mainly on short notice | ... 1,167,762 18 5  |
| Total Liabilities                            | ... £2,935,159 11 4 | Cash in Bank and in hand                                     | ... 615,601 19 2    |
| Excess of Assets over Liabilities            | ... 575,645 19 2    | Total Assets   | ... £3,510,805 10 6 |
|  | £3,510,805 10 6     |  |                     |
|  |                     | Reserve Fund   | ... £314,076 7 10   |
|  |                     | Insurance Funds  | ... 231,057 0 4     |
|  |                     | Special Fund, etc.   | ... 6,695 11 3      |
|  |                     | Undivided Balance forward                                    | ... 23,816 19 9     |
|  |                     | Excess, as above   | ... £575,645 19 2   |

The figures for land, buildings, and plant represent the nominal value only, the actual expenditure on same having been £1,689,116, so that they have been depreciated by £892,404, or to less than half their cost.

## PROGRESS OF THE SOCIETY FROM COMMENCEMENT IN SEPT. 1868, TILL 1909.

| No. | Year or Quarter ending.  | No. of Shares Subscribed Societies. | No. of Shares Subscribed Employees. | Capital—including Shares, Deposits, Reserve, and Insurance Funds. | Net Sales.      | Gross Total.     | Comparison with Corresponding Quarter of previous Year. Increase. | Rate per cent. Increase. | Distributive Expenses. | Rate per £ on Sales. | No. |
|-----|--------------------------|-------------------------------------|-------------------------------------|---|-----------------|------------------|---|--------------------------|------------------------|----------------------|-----|
| 1   | 1st Quarter Dec. 7, 1868 | ..                                  | ..                                  | £1,795 0 0  | £9,097 7 1      | £90,791 9 7      | ..  | ..                       | £153 5 4               | 3.8                  | 1   |
| 2   | 1st Year Dec. 6, 1869    | ..                                  | ..                                  | 5,174 17 4  | 81,094 2 6      | 196,041 1 11     | £24,155 9 10  | 29.7                     | 1,035 12 8             | 3.0                  | 2   |
| 3   | 2nd " Nov. 19, 1870      | ..                                  | ..                                  | 12,642 17 9   | 106,249 12 4    | 358,699 9 6      | 57,408 16 3   | 54.5                     | 1,549 17 2             | 3.5                  | 3   |
| 4   | 3rd " Nov. 18, 1871      | ..                                  | ..                                  | 18,009 3 1  | 162,058 7 7     | 621,290 9 4      | 93,872 12 8   | 61.4                     | 2,180 18 4             | 3.2                  | 4   |
| 5   | 4th " Nov. 16, 1872      | 18,708                              | ..                                  | 30,931 5 3  | 262,630 19 10   | 1,006,719 13 4   | 121,958 4 2   | 46.4                     | 3,469 18 4             | 3.1                  | 5   |
| 6   | 5th " Nov. 15, 1873      | 21,271                              | ..                                  | 50,433 3 5  | 384,489 4 9     | 1,415,067 1 1    | 25,458 3 9  | 6.6                      | 5,065 15 7             | 3.1                  | 6   |
| 7   | 6th " Nov. 14, 1874      | 24,651                              | ..                                  | 48,981 15 6   | 409,947 7 9     | 1,845,836 9 0    | 20,222 0 2  | 4.9                      | 6,096 14 3             | 3.9                  | 7   |
| 8   | 7th " Nov. 13, 1875      | 27,112                              | ..                                  | 56,750 16 0   | 430,169 7 11    | 2,369 9 4        | 2,369 9 4   | 6.3                      | 7,137 15 5             | 3.9                  | 8   |
| 9   | 8th " Nov. 4, 1876       | 29,008                              | ..                                  | 67,218 18 5   | 457,529 0 3     | 2,892,586 18 7   | 31,692 8 11   | 28.7                     | 7,640 2 8              | 3.9                  | 9   |
| 10  | 9th " Nov. 3, 1877       | 31,945                              | ..                                  | 72,568 18 9   | 589,221 9 3     | 3,493,177 8 1    | 11,369 0 5  | 1.9                      | 8,643 16 7             | 3.6                  | 10  |
| 11  | 10th " Nov. 2, 1878      | 34,830                              | ..                                  | 83,173 17 8   | 600,590 9 8     | 4,123,275 0 1    | 23,507 2 2  | 4.9                      | 10,095 15 8            | 4.0                  | 11  |
| 12  | 11th " Nov. 1, 1879      | 36,008                              | ..                                  | 93,076 18 9   | 630,097 11 10   | 4,968,496 15 7   | 215,124 3 8   | 34.1                     | 11,117 5 2             | 4.2                  | 12  |
| 13  | 12th " Oct. 30, 1880     | 41,584                              | ..                                  | 110,179 2 11  | 845,221 15 6    | 5,955,143 9 8    | 141,424 18 2  | 16.7                     | 13,020 9 1             | 3.7                  | 13  |
| 14  | 13th " Nov. 6, 1881      | 49,073                              | ..                                  | 135,713 7 10  | 986,046 13 6    | 6,955,143 9 8    | 113,942 2 10  | 11.5                     | 15,757 3 4             | 3.8                  | 14  |
| 15  | 14th " Nov. 4, 1882      | 53,684                              | ..                                  | 169,428 13 5  | 1,100,548 16 8  | 7,055,732 5 9    | 162,565 10 7  | 13.8                     | 19,696 0 6             | 4.2                  | 15  |
| 16  | 15th " Nov. 3, 1883      | 59,529                              | ..                                  | 194,386 11 0  | 1,253,154 7 1   | 8,308,886 12 1   | 178,897 10 2  | 10.0                     | 22,120 2 2             | 4.2                  | 16  |
| 17  | 16th " Nov. 1, 1884      | 65,331                              | ..                                  | 244,186 10 9  | 1,300,331 10 1  | 9,609,218 2 11   | 47,177 3 0  | 3.7                      | 24,307 14 3            | 4.5                  | 17  |
| 18  | 17th " Oct. 31, 1885     | 70,066                              | ..                                  | 298,945 10 1  | 1,438,220 7 8   | 11,047,438 10 7  | 137,883 17 7  | 10.6                     | 27,314 8 9             | 4.5                  | 18  |
| 19  | 18th " Dec. 26, 1886     | 79,574                              | ..                                  | 333,653 1 0   | 1,567,132 0 4   | 12,904,590 11 11 | 418,931 12 8  | 29.1                     | 36,942 11 0            | 4.7                  | 19  |
| 20  | 19th " Dec. 31, 1887     | 87,220                              | ..                                  | 367,309 4 0   | 1,810,015 15 6  | 14,714,606 6 5   | 163,965 17 5  | 9.2                      | 35,800 6 4             | 4.7                  | 20  |
| 21  | 20th " Dec. 31, 1888     | 96,521                              | ..                                  | 409,868 15 1  | 1,963,853 16 2  | 16,678,460 2 7   | 178,897 10 2  | 10.0                     | 39,411 19 4            | 4.8                  | 21  |
| 22  | 21st " Dec. 28, 1889     | 107,004                             | ..                                  | 480,622 2 6   | 2,273,782 0 7   | 18,952,242 3 2   | 303,928 4 5   | 15.7                     | 44,311 8 0             | 4.6                  | 22  |
| 23  | 22nd " Dec. 27, 1890     | 117,664                             | ..                                  | 575,322 5 11  | 2,475,001 9 3   | 21,427,843 12 5  | 201,819 8 8   | 8.3                      | 48,641 16 2            | 4.8                  | 23  |
| 24  | 23rd " Dec. 26, 1891     | 131,086                             | ..                                  | 671,108 14 1  | 2,828,096 16 7  | 24,255,880 9 0   | 352,435 7 4   | 14.2                     | 58,140 17 7            | 4.8                  | 24  |
| 25  | 24th " Dec. 31, 1892     | 139,022                             | ..                                  | 778,494 13 4  | 3,104,768 8 7   | 27,360,648 17 7  | 276,731 12 0  | 9.7                      | 64,906 10 11           | 5.0                  | 25  |
| 26  | 25th " Dec. 30, 1893     | 149,104                             | ..                                  | 869,756 5 10  | 3,135,562 7 8   | 30,490,211 5 3   | 30,793 19 1   | 1.0                      | 72,265 15 9            | 5.9                  | 26  |
| 27  | 26th " Dec. 29, 1894     | 159,820                             | 2,629                               | 940,835 15 7  | 3,056,582 18 9  | 33,552,794 4 3   | 87,979 8 11   | *2.5                     | 75,816 13 9            | 5.9                  | 27  |
| 28  | 27th " Dec. 28, 1895     | 171,985                             | 3,099                               | 1,134,269 19 6  | 3,449,461 10 9  | 37,002,255 14 9  | 392,878 12 0  | 12.8                     | 79,008 7 6             | 5.4                  | 28  |
| 29  | 28th " Dec. 26, 1896     | 189,763                             | 3,194                               | 1,237,317 14 0  | 3,822,680 17 6  | 40,824,896 12 3  | 373,119 6 9   | 10.8                     | 84,044 12 6            | 5.2                  | 29  |
| 30  | 29th " Dec. 25, 1897     | 211,859                             | 4,308                               | 1,286,624 4 4   | 4,405,854 3 7   | 46,230,690 15 7  | 583,273 6 2   | 15.2                     | 96,782 8 8             | 5.2                  | 30  |
| 31  | 30th " Dec. 31, 1898     | 223,069                             | 5,054                               | 1,333,077 19 9  | 4,692,330 9 5   | 49,937,021 5 7   | 236,476 6 2   | 0.5                      | 111,537 7 11           | 5.7                  | 31  |
| 32  | 31st " Dec. 30, 1899     | 240,873                             | 5,629                               | 1,457,645 4 0   | 5,014,189 0 9   | 54,937,210 6 0   | 321,851 10 8  | 6.8                      | 115,881 12 2           | 5.6*                 | 32  |
| 33  | 32nd " Dec. 29, 1900     | 251,376                             | 6,481                               | 1,676,765 7 5   | 5,463,631 2 8   | 60,400,841 8 8   | 449,442 4 7   | 3.9                      | 126,027 1 11           | 5.6                  | 33  |
| 34  | 33rd " Dec. 28, 1901     | 270,920                             | 7,059                               | 1,923,113 18 5  | 5,700,743 7 3   | 66,101,584 15 11 | 237,112 4 7   | 4.3                      | 133,458 12 9           | 5.7                  | 34  |
| 35  | 34th " Dec. 27, 1902     | 281,253                             | 7,471                               | 2,125,133 12 11   | 6,059,119 5 2   | 72,160,704 1 1   | 338,375 17 11   | 6.2                      | 146,872 11 7           | 5.8                  | 35  |
| 36  | 35th " Dec. 26, 1903     | 301,479                             | 8,487                               | 2,314,955 14 6  | 6,395,487 15 10 | 78,556,191 16 11 | 336,368 10 8  | 5.6                      | 164,408 4 9            | 5.8                  | 36  |
| 37  | 36th " Dec. 31, 1904     | 321,112                             | 10,415                              | 2,500,063 17 10   | 6,801,272 8 8   | 85,357,464 5 7   | 405,784 12 10   | 6.3                      | 100,335 11 8           | 5.8                  | 37  |
| 38  | 37th " Dec. 30, 1905     | 345,226                             | 12,271                              | 2,780,729 6 7   | 7,639,738 6 10  | 92,297,262 11 2  | 133,465 17 4  | 2.0                      | 104,436 1 1            | 5.8                  | 38  |
| 39  | 38th " Dec. 29, 1906     | 365,907                             | 12,863                              | 2,950,620 12 2  | 7,140,182 10 10 | 99,437,385 2 5   | 200,444 4 10  | 2.8                      | 160,013 0 0            | 5.7                  | 39  |
| 40  | 39th " Dec. 28, 1907     | 381,271                             | 13,486                              | 3,059,345 2 9   | 7,608,460 7 0   | 107,040,845 9 5  | 403,277 16 2  | 0.4                      | 176,538 6 0            | 5.7                  | 40  |
| 41  | 40th " Dec. 26, 1908     | 393,549                             | 14,206                              | 3,292,045 14 7  | 7,531,126 8 3   | 114,571,971 17 5 | *72,333 19 0  | 0.9                      | 180,537 4 0            | 6.0                  | 41  |
| 42  | 41st " Dec. 25, 1909     | 400,618                             | 15,159                              | 3,346,573 0 9   | 7,457,136 3 9   | 122,029,108 1 2  | *73,990 4 3   | 0.9                      | 188,523 19 2           | 6.0                  | 42  |

\*Decrease.

| No. | Net Profit.   | Total Net Profit. | Average Dividend. | Reserve and Insurance Funds. |             |               | Depreciations allowed on Buildings and Fixtures. |               | No. |
|-----|---------------|-------------------|-------------------|------------------------------|-------------|---------------|--|---------------|-----|
|     |               |                   |                   | Added.                       | Withdrawn.  | Total Amount. | Amount.  | Total Amount. |     |
| 1   | £48 12 10     | £1,352 7 10       | 3d                | £48 12 10                    | ...         | £112 2 9      | £9 17 0  | ...           | 1   |
| 2   | 1,308 15 0    | 3,770 47 0        | 3d                | 68 9 11                      | ...         | 436 5 11      | 129 2 2  | £138 19 2     | 2   |
| 3   | 2,418 9 2     | 7,902 5 6         | 5d                | 324 3 2                      | ...         | 1,014 11 4    | 111 1 3  | 250 0 5       | 3   |
| 4   | 4,131 8 6     | 13,337 9 3        | 5d                | 578 5 5                      | ...         | 1,485 17 0    | 205 11 10  | 455 12 3      | 4   |
| 5   | 5,435 3 9     | 20,783 8 4        | 4d                | 471 6 6                      | ...         | 1,700 0 0     | 346 6 6  | 801 18 9      | 5   |
| 6   | 7,445 19 1    | 28,386 13 6       | 4d                | 355 13 2                     | £141 11 0   | 2,644 19 3    | 657 6 1  | 1,459 4 10    | 6   |
| 7   | 7,653 5 2     | 36,569 5 0        | 4d                | 1,049 2 7                    | 104 3 4     | 2,402 12 10   | 784 7 0  | 2,243 11 10   | 7   |
| 8   | 8,232 11 6    | 45,405 7 3        | 4d                | 338 13 6                     | 580 19 11   | 2,622 0 11    | 321 18 5   | 2,565 10 3    | 8   |
| 9   | 8,836 2 3     | 56,390 15 8       | 4d                | 791 11 8                     | 672 4 0     | 3,097 0 1     | 452 1 9  | 3,017 12 0    | 9   |
| 10  | 10,925 2 3    | 68,298 17 3       | 4d                | 918 18 3                     | 343 0 6     | 3,540 13 10   | 485 10 5   | 3,503 11 5    | 10  |
| 11  | 11,968 1 9    | 83,287 16 9       | 4d                | 721 13 0                     | 269 9 3     | 5,006 0 1     | 1,153 18 0                                       | 4,659 9 5     | 11  |
| 12  | 14,988 19 6   | 104,973 1 5       | 6d                | 2,215 18 9                   | 160 12 6    | 8,404 10 0    | 1,396 8 8  | 5,995 18 1    | 12  |
| 13  | 1,085 4 8     | 128,954 10 5      | 6d                | 3,134 12 4                   | 836 2 5     | 8,796 8 11    | 1,086 11 4                                       | 7,082 9 5     | 13  |
| 14  | 23,981 9 0    | 152,174 4 11      | 6d                | 3,086 5 5                    | 2,694 6 6   | 12,286 11 2   | 1,688 11 5                                       | 10,424 5 11   | 14  |
| 15  | 23,219 4 6    | 180,540 3 4       | 5d                | 3,824 2 5                    | 334 0 2     | 14,567 11 3   | 1,688 11 5                                       | 12,844 15 3   | 15  |
| 16  | 23,365 18 5   | 208,974 17 1      | 5d                | 3,801 16 4                   | 1,580 16 3  | 17,471 2 4    | 2,420 9 4  | 14,884 10 11  | 16  |
| 17  | 29,434 13 9   | 249,616 5 5       | 6d                | 4,428 11 7                   | 1,525 0 6   | 21,254 4 7    | 2,089 15 8                                       | 18,359 17 11  | 17  |
| 18  | 39,641 8 4    | 300,014 19 3      | 6d                | 4,393 12 10                  | 1,610 10 7  | 25,566 10 6   | 3,475 7 0  | 21,340 13 3   | 18  |
| 19  | 50,398 13 10  | 347,293 5 8       | 6d                | 5,528 0 0                    | 1,315 0 7   | 32,651 11 1   | 2,980 15 4                                       | 24,360 10 3   | 19  |
| 20  | 47,278 6 5    | 400,832 2 11      | 6d                | 8,474 8 10                   | 1,389 9 3   | 36,874 16 4   | 3,019 17 0                                       | 32,530 17 8   | 20  |
| 21  | 53,538 17 3   | 462,588 17 2      | 6d                | 7,615 18 9                   | 3,392 13 6  | 44,177 16 1   | 8,170 7 5  | 38,515 8 5    | 21  |
| 22  | 61,756 14 3   | 539,134 13 4      | 7d                | 10,244 18 5                  | 2,941 18 8  | 52,882 10 9   | 6,284 10 9                                       | 45,659 1 9    | 22  |
| 23  | 76,545 16 2   | 628,225 5 11      | 7d                | 10,636 6 10                  | 1,931 12 11 | 61,846 6 6    | 6,843 13 4                                       | 57,092 4 4    | 23  |
| 24  | 88,000 12 7   | 724,252 9 10      | 6d                | 12,326 9 8                   | 3,362 13 2  | 74,147 9 1    | 11,433 2 7                                       | 67,311 12 3   | 24  |
| 25  | 96,027 3 10   | 813,368 15 10     | 6d                | 17,353 2 7                   | 5,062 1 0   | 85,848 13 6   | 10,219 7 11                                      | 81,512 15 6   | 25  |
| 26  | 80,116 6 1    | 901,820 16 1      | 6d                | 15,905 16 0                  | 4,004 2 7   | 96,728 1 6    | 14,201 3 3                                       | 88,512 15 6   | 26  |
| 27  | 83,452 0 3    | 1,034,195 3 5     | 7d                | 14,839 10 1                  | 3,400 2 1   | 103,567 12 0  | 48,404 12 6                                      | 129,917 8 0   | 27  |
| 28  | 132,374 7 4   | 1,206,177 3 7     | 7d                | 16,885 10 3                  | 3,782 8 8   | 123,567 12 0  | 35,871 10 5                                      | 165,788 18 5  | 28  |
| 29  | 174,982 0 2   | 1,386,518 15 8    | 8d                | 20,712 9 6                   | 4,878 0 7   | 133,567 0 2   | 36,871 10 5                                      | 207,243 6 3   | 29  |
| 30  | 156,341 12 1  | 1,531,090 7 6     | 8d                | 23,183 5 7                   | 3,381 17 5  | 147,106 19 6  | 33,869 6 3                                       | 241,112 12 6  | 30  |
| 31  | 165,580 11 10 | 1,744,096 2 9     | 8d                | 29,473 7 6                   | 5,983 8 2   | 176,806 5 4   | 47,997 2 9                                       | 294,109 15 3  | 31  |
| 32  | 213,596 15 3  | 1,967,062 14 9    | 8d                | 36,256 10 8                  | 6,557 4 0   | 213,425 4 2   | 57,312 15 0                                      | 301,422 10 3  | 32  |
| 33  | 225,366 12 0  | 2,198,749 4 6     | 8d                | 43,061 19 4                  | 6,443 0 6   | 260,547 16 6  | 52,168 6 3                                       | 313,590 16 6  | 33  |
| 34  | 231,686 9 9   | 2,437,751 2 3     | 8d                | 54,048 13 8                  | 6,926 1 1   | 301,542 10 5  | 42,090 4 7                                       | 345,681 1 1   | 34  |
| 35  | 239,001 17 9  | 2,677,073 1 2     | 8d                | 46,215 11 10                 | 5,220 17 11 | 335,497 19 8  | 52,439 15 4                                      | 387,936 5 9   | 35  |
| 36  | 239,321 18 11 | 2,946,674 13 10   | 8d                | 44,107 3 5                   | 10,151 14 9 | 368,191 15 7  | 47,825 9 4                                       | 416,016 5 8   | 36  |
| 37  | 269,601 12 8  | 3,197,355 1 4     | 8d                | 40,883 4 6                   | 8,189 8 7   | 407,824 3 8   | 52,611 19 11                                     | 459,936 5 8   | 37  |
| 38  | 250,680 7 6   | 3,477,789 13 10   | 8d                | 48,173 1 1                   | 11,231 15 8 | 444,702 8 8   | 50,637 15 2                                      | 495,337 0 10  | 38  |
| 39  | 280,434 12 6  | 3,706,987 10 8    | 8d                | 47,110 1 4                   | 8,949 10 0  | 483,201 0 10  | 73,035 14 3                                      | 556,236 1 1   | 39  |
| 40  | 289,197 16 10 | 4,080,564 17 0    | 8d                | 47,448 2 11                  | 6,811 4 5   | 525,388 2 9   | 82,481 2 4                                       | 577,870 1 10  | 40  |
| 41  | 263,577 6 4   | 4,302,491 15 6    | 8d                | 48,998 6 4                   | 8,138 10 11 | 567,703 19 10 | 53,117 4 5                                       | 620,820 1 11  | 41  |
| 42  | 271,926 18 6  |                   | 8d                | 50,454 8 0                   |             |               | 62,111 11 1                                      | 980,941 12 11 | 42  |

23/10/10



## CHAPTER XXXVIII.

“Yet in the hidden vales of life  
 Are battles lost and won—  
 Genius, though seeking not the blaze  
 Of Fame’s too partial sun.”

## UNITED CO-OPERATIVE BAKING SOCIETY.

1869.

THE Scottish Co-operative Wholesale Society had only been in existence a month or thereby when the idea of another federation was mooted among the leading co-operators of Glasgow. The societies in the city and neighbourhood were small, and none of them had the capital or trade sufficient to conduct a bakery on their own account. Their difficulties had been greatly increased by the inefficient service which they received from the local bakers. They argued that, if it was possible to successfully combine retail societies for the purposes set forth in the Wholesale Society’s programme, it was equally possible to combine retail societies for the purpose of bread baking.

The first idea was to induce the Wholesale Society to take up the business, but it was latterly considered that, as the bakery was bound to be largely a local effort, societies at a distance could not be expected to take financial risks in it.

The committee of St Rollox Society (ever forward in all co-operative development) convened a meeting in October 1868. Mr Gabriel Thomson, of St Rollox, and treasurer of the Scottish Co-operative Wholesale Society, read a paper on the subject of “Federation,” in which he pointed out the necessity for a federated bakery. He elaborated his subject by giving the price of flour, the



Central Premises, M'Neil Street, Glasgow.





cost of the production of bread, and the selling price of the article. The bakeries throughout the country at the time were insanitary, and unhealthy for the workmen. Mr Thomson did not fail to impress his audience with the fact that it was the duty of co-operators to improve the conditions of labour.

So successfully had Mr Thomson used his opportunity, that another meeting of delegates was called shortly after. At this meeting there were representatives from Barrhead, Paisley Provident, Glasgow Eastern, Anderston, Parkhead, Johnstone, Paisley Equitable, Howwood, Thornliebank, Larkhall, Cathcart, Glasgow Southern, Motherwell, St Rollox, Lennoxtown, and other societies. The delegates were unanimous that the time had arrived to establish a federated bakery, and they pledged themselves to endeavour to get their societies interested in the new federation.

Within a fortnight eight societies had agreed to join—namely, Anderston, Barrhead, Cathcart, Johnstone, Lennoxtown, Motherwell, St Rollox, and Thornliebank. These were the pioneer societies which laid the foundation whereon was to be built the largest bakery business known. A sub-committee was appointed to look out for suitable premises, to consider the best means of working a bakery and to provide for delivery to the federated societies. Only two weeks elapsed till premises were secured, and the report of the sub-committee adopted regarding the working of a bakery capable of baking forty sacks per week. The repairs necessary at the proposed bakehouse, 52 Coburg Lane, Glasgow, were soon completed. An executive was formed, which consisted of Mr Gabriel Thomson (St Rollox), chairman; Mr James Borrowman (Wholesale Society), secretary; Mr John West (St Rollox), treasurer; Messrs James Ferguson (Barrhead), Gibb (Thornliebank), Dodds (St Rollox), and D. Cameron (Thornliebank). The rules were adopted on 20th May 1869, the registered office being at Madeira Court, 257 Argyle Street, Glasgow.

It will be seen that energy was not wanting in the setting up of the new organisation. Whatever the future held in store for them, the pioneers were determined neither to lose time nor opportunity in carrying out their cherished ideas.

The important event which had been in preparation for some time came off on the last Monday of January 1869, namely, the production of their first batch of bread, and they naturally felt proud of their achievement. But their pride and pleasure were shortlived; the difficulties incidental to production assailed them early in their career. The chief baker was an erratic character, who evidently thought that continuity of service was not absolutely necessary. On one occasion, shortly after the business began, the officials were aroused in the middle of the night to be informed that the baker had absented himself from duty, and that there would be no bread for the following day. The baker was found and induced to return to duty, but he intimated his intention of leaving the service the following Saturday. They hurriedly advertised for a successor; but co-operation in these days had not the attraction for workmen that it has to-day—only one baker applied, and he demanded thirty-six shillings per week. The committee were at their wit's end. It was Saturday night, and they waited till half-past ten in the hope of engaging this man who had offered his services. They hung about a public-house which they knew the baker frequented, and at last saw their man and his master issue forth; they were desperate to secure his services, or the members of societies might be breadless on Monday morning. The baker quietly informed the despairing committee that his master would retain his services at thirty-six shillings per week. Here was a setback they had not reckoned on; they parted at midnight dispirited, and arranged to meet again next day (Sunday) to continue their search for a baker. Happily they succeeded in getting a man, and thus the catastrophe they had anticipated was averted. But their troubles with bakers continued for a time. Everything depended on having a good and dependable man in the bakehouse, and certainly this was not easily obtainable in those early days of productive co-operation.

The committee gave every attention both by night and day to the struggling business, and by the end of 1869, or eleven months after they had started, they were delighted to find that they had made a profit of £23, 3s. 1d. Societies outside the city began to take an

interest in the growing federation, and city societies increased the number of their shares.

It was found necessary in the early part of 1870 to remove the business to St James Street, Paisley Road. They had now accommodation for baking three hundred sacks per week ; but at the end of this year the average was only  $75\frac{1}{2}$  sacks per week. The sales for the year amounted to £9,165, and the profit to £306, 14s. 7d.

The committee and the societies in federation were satisfied ; their hopes were certainly being realised. When one thinks of the artistically fitted boardrooms that are now part of many of our successful societies, and the conditions under which the early directors of the Baking Society met, the change for the better is certainly great. The committee at first met in the Wholesale Society's premises in Madeira Court, and each society had the right to send a member of committee, which made sixteen at a time. It is recorded that these sixteen gentlemen were accommodated in a box ten feet by six feet when they held their meetings at the St James Street premises.

Mr Gabriel Thomson only held the chair for the first year of the society's existence, and was followed by Mr William Barclay, also of St Rollox Society. The following year Mr Cameron, of Thornliebank, was elected president. Business increased, and it seemed that some of the societies were more eager to do business than to pay their accounts. The Wholesale Society, in October 1872, sent a reminder to the Bakery committee that their debt to the Wholesale amounted to £4,000. This looks a small sum to-day, but at the time we write of it seemed enormous. Rumours spread as usual, with just a grain of truth in them. When the quarterly meeting took place on 30th November 1872, the manager, Mr Sturrock, handed his resignation to the chairman, and immediately left the meeting. Whether intended or not, this had a sensational effect on those present, and a feeling got abroad that the federation was in danger. Barrhead and Thornliebank societies requested a special meeting to consider the position of the United Baking Society. There was certainly a feeling of unrest and suspicion as to the financial position. This was evidenced



by the fact that at the special meeting no less than eight different propositions were submitted for the improvement of the management.

A change of manager had been effected before the special meeting took place, so that confidence was somewhat restored. On the recommendation of Mr Borrowman, Mr Robert Craig, formerly bookkeeper at the Wholesale Society, was appointed manager; and although the society was in financial difficulties at the moment, this gentleman, by his shrewd and businesslike methods, in conjunction with Mr Robert Lang, foreman baker, gradually improved the position. Mr Andrew Brown, of Paisley, was appointed president in 1872, just when the society was at its worst, and no doubt his thoughtful counsels and upright character did something to restore that great asset of a co-operative society—namely, confidence. The struggle was intense while it lasted. Accounts were presented for work done in years gone by. Mr Craig also advised the withdrawal of some distant societies owing to the heavy expense entailed in delivery. A loan fund was started, which at last enabled the management to clear the debts owing, and work out several improvements that had been delayed for want of capital. But for the generous assistance which some few societies gave, it is doubtful if the young federation could have survived. As it turned out, much of the credit was due to Mr Craig, who had the pleasure of seeing the good results of his work before he left the service in 1875 in consequence of ill-health. His early death was mourned by a large number of co-operative friends, who had come to know his worth, and highly valued the services he gave to the Bakery in its darkest days.

Now that the federation was considered convalescent, after its long and dangerous sickness, societies which had held aloof for some time began to take a livelier interest in its fortunes, taking up shares and helping to increase its trade. Mr David Smith, who had acted as secretary for the last three years, was appointed manager on the resignation of Mr Craig; and Mr Thomas Slater, of London Road Society, became secretary. Mr Slater, who had much co-operative experience in Hawick, was certainly a valuable addition to the administration of the society.

By the end of 1875 there were twenty-six societies members of the federation. The capital was £5,145, the profit for the year amounted to £1,787, and the bonus to employees (which had been paid since 1870) was £114, 13s. 8d., while 9,407 bags of flour had been baked. Although the trade increased considerably, caused no doubt by the shareholding societies growing larger, the number of members in the federation grew less, till in 1880-1 there were only twenty-one. The reason for this will be seen as we proceed.

The society was only two years in existence when the question of establishing branches was mooted. Paisley and Johnstone societies raised the matter, and this continued a burning question for a number of years. It was discussed in November 1872, and there must have been a strong feeling in favour, for the meeting agreed "to leave it in the hands of the Johnstone, Paisley Provident, and Paisley Equitable societies to make inquiries in their respective localities anent a suitable place to rent, lease, or buy, with probable cost, and all other information necessary, and forward their report to the committee."

From what took place immediately after, it is evident that the desire for a branch or branches was not unanimous. Barrhead Society sent a deputation to the committee to point out that owing to the small amount of capital available it would not be expedient to establish branches. It has to be kept in mind that the total share capital was only £1,672 at this time. This wise protest of Barrhead Society must have had a salutary effect, for, when the report prepared by the Johnstone Society was read at the meeting held in March 1873, it was considered inexpedient to go further in the meantime, owing to the state of the funds of the federation. This did not satisfy Johnstone Society apparently, for at the June meeting they raised the question again. Several motions were submitted and ultimately withdrawn in favour of leaving the whole question in the hands of the committee, but that no extension should take place until sanctioned by a general meeting of the members.

The branch question seems to have lain in abeyance till March 1876, when a special committee was appointed

“to inquire into the best methods of increasing the production of bread, and enable us to meet the increasing demand made upon us, and report to a future meeting.” On the 8th of April the report was submitted, and the special committee gave it as their opinion that a bake-house with three ovens, to let in Paisley Road, should be taken for three years at a yearly rental of £30. Nothing resulted from a long and animated discussion, but it was resolved to hold a special meeting on 29th April to further consider the question. On that date no fewer than ninety delegates, representing twenty societies, met to discuss this now vexed question. The first motion came from the Paisley delegates, “to empower the committee to open a branch either at Paisley or Johnstone, and to lease temporary premises in the locality chosen, until the bakery be ready.” The Avonbank delegates moved “that power be given to the committee to use their discretion in the matter.” Still another motion, from the Linwood delegates, “to adjourn the question till the quarterly meeting in June.” The various motions having been put, the result was that the Paisley delegates’ motion was carried by a narrow majority.

The committee were evidently not in any great hurry to carry out this resolution, for in July we find a deputation from Barrhead protesting to the committee against their taking any steps to plant branches at Paisley or Johnstone. It is to be feared the committee were not very enthusiastic about opening branches, for, instead of carrying out the quarterly meeting’s resolution, and after hearing the Barrhead deputation’s protest, they agreed to call another special meeting of the members. Of course this led to further trouble and friction. The special meeting was held on 29th July. It was evidently lively. Motions, counter-motions, and amendments were made from all parts of the meeting, only to be withdrawn till the opinion of the next quarterly meeting was ascertained. On 2nd September the quarterly meeting took up the question again with considerable feeling. Barrhead and Thornliebank delegates proposed, “That in order to preserve the integrity and harmony of the federation, we consider it necessary



that the resolution passed at special meeting held on 29th April to plant a branch bakery in Paisley or Johnstone should be rescinded, and that no permanent extension of the bakery take place beyond the present premises." Paisley and Johnstone at once moved "that the resolution of the special meeting be adhered to." There was a prolonged and heated discussion. When the vote was taken, it was found that the amendment moved by Paisley and Johnstone had a majority of nine.

It was an anxious time for the committee. Barrhead was dissatisfied with the decision, and took no pains to hide it; on the other hand, Paisley and Johnstone condemned the committee for not carrying out the resolution passed in April and confirmed in September. It looked as if the federation was to be rent in twain, so determined was each side to have its own way. Looking at the question now, Barrhead Society seems to have been the most loyal. They saw the difficulty of conducting two places of business on such a small capital, which they argued would only increase expenses without a corresponding increase of trade. It was rumoured that Barrhead Society would withdraw from the federation if the branch idea was carried out.

The committee still took no action; and when the next quarterly meeting came round, in December 1876, it was expected that there would be another "battle royal," but the unexpected happened. On the chairman being asked if anything had been done regarding the withdrawal of Barrhead Society, and what steps, if any, had been taken in reference to extension, he replied in his characteristically pawky style that no official information had been received from Barrhead regarding their withdrawal, and no steps had been taken relative to the planting of a branch at Paisley or elsewhere.

It was singular—both sides seemed to have been satisfied with the chairman's reply, and the meeting joined in a hearty laugh at its own defeat. There was no battle, and there was no branch. Mr Brown, when leaving his position as chairman in 1880, confessed that, while he acted impartially, he was not in favour of the branch at the time, and he thought of two evils they had chosen the less. He further stated that, "in looking

back to those dark days in the history of the United Baking Society, it seems like the dream of an enthusiast to have been talking of branching out when the society was so deeply in debt, and with the buildings and fixed and live stock at a high fictitious value."

One would have thought that the trouble concerning the branch question had been completely settled. On the 16th December 1876, a letter received from Barrhead committee was read to the committee of the Bakery intimating that at a special meeting of their members, held on 8th November, they had agreed by a vote of three-fourths of those present to withdraw from the United Baking Society, but that the time of withdrawal was left in the hands of the committee. In the meantime they would continue to take their full supply of bread from the Bakery till they were ready to bake for themselves. Here was a confession that had, it appears, been anticipated, but now that it was boldly put before them it certainly had a somewhat discouraging effect. A sub-committee was appointed to confer with the committee of Barrhead Society.

Notwithstanding the shadow that hung over the committee, owing to the threatened withdrawal of such an important society as Barrhead, the trade kept up, in fact it increased somewhat. Efforts to conciliate Barrhead Society had not been very successful, nor was it certain when that society would withdraw its trade. It will thus be seen that the Bakery committee were in a very difficult position; their premises were congested with their present arrangements, and they were afraid to propose an extension of the premises in case it might raise the whole question of branching out, which they felt would be impolitic. They drafted a circular, which they sent out to the federated societies, giving their reasons for not planting a branch in either Paisley or Johnstone, but recommending that temporary premises should be opened in Glasgow to facilitate the dispatch of business, which the growth of the trade of Glasgow societies had caused to increase materially. At the next quarterly meeting this circular was considered. The Paisley and Johnstone representatives thought that if they adopted the circular this involved the shelving of the project

to establish a branch in their locality. They moved "that it lie on the table, and that the committee take their instructions as to how they should meet the extra demand, from resolutions agreed to on the matter at previous meetings." Avonbank and Barrhead moved, as an amendment, "that the committee be empowered to rent premises temporarily in the vicinity of the present bakehouse." The amendment was carried by thirty-nine votes against thirty-four votes given for the Paisley motion. This should have settled this burning question under ordinary circumstances. But no; our Paisley friends were determined not to be baulked, so they gave notice of motion, that the question be again brought up at the quarterly general meeting, six months later. The committee wisely acted on the resolution that had been carried, and at once secured the temporary premises, which were soon put in working order. These details are given so that the reader may have some idea of the difficulties and trials of this plucky committee, of whom it may be said, if they had some faults they had many virtues.

A serious fire in May 1877, in which much property and six valuable horses were destroyed, added considerably to the already numerous troubles of this much-tried committee.

At the September quarterly meeting another skirmish took place over the branch question, and it ended in the appointment of a committee to investigate the matter and report at next meeting. At the following meeting, in December, the report of the special committee was submitted and considered. It was carefully drawn up, going into the question in every detail. The following are the findings:—"First, that we are not prepared to recommend the adoption of any one of the former schemes in the meantime; and second, that we recommend that the branch in Paisley Road be retaken for another year." "All's well that ends well"; here, after years of hard fighting, the special committee, on which there were at least two Paisley representatives, reported practically in favour of the committee's action. A controversy which caused divided councils and bitter feelings was now set at rest; the energy and ability



expended on the long struggle were worthy of a better cause.

While no new society joined the federation in 1877, the business still continued to increase. When the year 1878 opened, the sales began to fall off; Barrhead Society's withdrawal accounted for some of this. Then the debts of some of the societies became alarming. Their own indebtedness was also considered, but by the transfer of £500 from their loan account to goods account at the Scottish Co-operative Wholesale Society, and the uplifting of £800 which was on deposit receipt in the bank, they were enabled to liquidate many of their current accounts. In this way, having paid their own debts, they could go forth to their societies with a clear conscience.

It was hard and discouraging work; but a man like Andrew Brown, the president, was not easily discouraged; his kindly smile and hopeful remark were contagious. It will be remembered that the time we are now writing of was trying the stability of many societies in Scotland; the failure of the productive societies, in which many had invested, had crippled the resources of not a few who were members of the Bakery. Hence the gloomy outlook at the moment.

Whatever feeling was shown by Paisley Provident members over the branch question, it is pleasant to note that they had every confidence in the Baking Society. At this time they increased their shares by two hundred, which must have had a stimulating effect on others. The introduction of machinery was now engrossing the attention of the committee. The Co-operative Cooperage solicited a loan from the Bakery, but it was politely refused. As time wore on and business increased, the financial difficulties which had haunted them for years began to lessen, in fact to disappear. Although Barrhead Society had ceased buying, it does not appear that they had withdrawn their share and loan capital, but the Bakery committee were now in a position to request Barrhead to withdraw their investment. What a change in circumstances in such a few years; but it was a change to delight in.

Societies at a distance had always kept in view the prospect of baking for themselves, and, as they grew

stronger, as a natural sequence they added baking to their other departments. The societies in the immediate vicinity of Glasgow were also growing stronger and increasing their trade at the Bakery, hence the United Baking Society increased as some of the more distant societies hived off. The following societies withdrew from the federation at the dates given:—11th January 1873, Vale of Leven Co-operative Society; 19th April 1873, Dalziel and Motherwell Co-operative Society; 23rd August 1873, Lennoxtown Co-operative Society; 20th February 1875, Glasgow Southern Co-operative Society; 17th August 1878, Barrhead Co-operative Society; 21st September 1878, Bloomvale Co-operative Society. Thus in 1880, with only twenty-one societies as members, the society had a much larger trade than in 1874 with twenty-six societies as members.

The transition from hand-made to machine-made bread brought its troubles, but, when these were overcome, the business made progress. Mr Andrew Brown, president, demitted office in 1880, and was warmly thanked for his long and faithful services in the continuous difficulties through which the federation had passed. A testimonial was presented to him to mark the respect and admiration in which he was held by the societies. Mr Alexander Fraser, of Busby, was elected president.

The disloyalty of some of the societies caused a good deal of anxiety to the committee. Some societies were apparently indifferent as to the source from which their members should be supplied, for, without a word of remonstrance or warning to the Bakery committee, they would occasionally transfer their orders to some private trader. It was unco-operative practices such as these which made the committee write of those societies as follows: "Their system of dealing was detrimental to the true interests of federative co-operation, and, if carried out, could only result in an extension of unfair trading, totally at variance with those principles upon which the co-operative movement had been established—namely, a sound commercial morality between producer, distributor, and consumer; any society professing to have co-operative principles at heart, and who acted contrary, retarded progress to a

more general acceptance of co-operation." No doubt it was plain speaking; but not too plain for those who had called it forth by their fickle and unco-operative actions.

The first exhibition of the society's products took place at Leith, at the opening of the new branch of the Scottish Co-operative Wholesale Society, and a very favourable impression was made on the eastern men by the fine display.

Mr Fraser, the new chairman, found that his position was not an enviable one. Complaints as to quality were frequent, and it was always difficult to please a society when once it got into the habit of making complaints. Continuous comparisons with other bakers' products, and ceaseless attention to detail, in time reduced the complaints to a minimum. Parkhead Society had dropped out, but in January 1882 Dalmuir Society joined the federation. The Oak Mill investment was considered worthless, so it was recommended to extinguish the loan by taking the amount from the reserve fund.

By the end of 1883 the membership consisted of twenty-five societies, and the capital had reached £8,874. An unsuccessful effort was made to have a branch planted at Greenock; but, after some discussion, a proposal to erect additional ovens in the existing premises was agreed to. With the completion of the oven extension, some further additions to the machinery, and some important improvements in the methods of delivery, the result was general satisfaction.

By the year 1884 the United Baking Society had left its experimental days behind. It was sharing in the prosperity of the shareholding societies, some of which in the Glasgow district were emerging from a cloud of indebtedness which had hung over them for the last ten years at least. The treasurer's statement at this time was truly encouraging, after the long and sometimes seemingly hopeless struggle in which they had been engaged. He stated that the societies' debts during 1884 could sometimes be covered by £100. The difficulty of keeping pace with the demands now made upon them raised the whole question of accommodation. In the meantime a bakehouse with three ovens was secured in Scotland Street, but this only gave temporary relief. A proposal to



dispose of their present somewhat antiquated premises and build a large modern bakehouse elsewhere was looked on with great favour.

In 1885 the increased demand continued, and at least two societies that had applied for membership had to be refused owing to the inability of the committee to promise a regular supply of bread. Many schemes were considered as to how to meet the difficulty; plans were even prepared for remodelling their present place of business, but it was seen that even by spending £6,200 it would only give temporary relief. Kilbarchan Society withdrew from the federation, as they proposed baking for themselves; but there were other societies waiting for admission, so that this withdrawal did not affect the position to any extent.

A special general meeting was held in July 1885 to consider the various proposals that were to be brought forward, with a view to solving the difficult problem. A claim was again made for a branch at Paisley, but the majority decided in favour of instructing the committee to look out for a suitable site in Glasgow and erect new premises. The committee lost no time in carrying out the instructions they had received. The M'Neil Street site had some buildings upon it that might be of service, so negotiations were begun through an agent, and the ground was secured for the society at £4,500. It was now a matter of pushing forward the proposed buildings, as St James Street bakehouse was quite inadequate to meet the demands of societies, who had often to do with short supplies, especially on Saturdays.

On closer inspection, the committee and their experts found that the old buildings and engines that went with the site were of no service, and they were cleared out of the way to make room for a great modern bakery. Another bakehouse had to be taken temporarily, so great was the rush of trade. The committee were successful in getting a firm of bakers to lease St James Street premises, at a rent of £225 per annum, the lease to run for five years, entry to be given to the tenants as soon as the new premises in M'Neil Street were ready.

It is pleasant to note that several of the city societies were now enabled to deposit considerable sums in the

loan fund of the Bakery. Co-operation in Glasgow was at last becoming popular; it was emerging from the little, out-of-the-way shops into the large and handsome establishments that are now a feature in the Second City.

Delays, for which the committee could not be held responsible, prevented the completion of the new buildings till May 1887. Let it be kept in mind that the great Shieldhall scheme was begun the same year; so that it will be seen that the co-operators all over Scotland, who were part-proprietors in both schemes, were deeply interested in the new ventures.

The opening ceremony took place on the 21st of May, when it was estimated that 30,000 persons visited the new premises. The effect was educative; many who had never given a thought to co-operation, although it was at their door, saw in these spacious and well-appointed buildings a genuine and decided effort to improve the conditions of the workmen. The old bakehouses of the city were too often underground, or situated in insanitary slums; here was light and sweetness everywhere. It is not too much to say that many persons date their connection with co-operation from the object-lesson which they got in M'Neil Street. In the evening over a thousand persons assembled in the Wellington Palace Halls, to rejoice with the committee on the completion of their great work.

The increased facilities for the production of more bread had not come a moment too soon. Societies became more loyal, trade and capital increased, till at the close of 1889, or two years after the new bakery was started, the sales were £68,841, the capital had risen to £36,998, the profit was £2,710, and the bonus to employees was £227; forty-one retail societies were now attached to the federation, and 31,090 bags of flour had been baked during the year. This was progress undreamt of a few years ago. But if we take the figures of 1891, or two years afterwards, they give some idea of the rate of increase of this deservedly popular society. In that year there were forty-eight societies in membership, the sales were £118,220, the profits £11,720, bonus £821, and the capital had reached to £51,647; during the year 50,425 bags of flour had been baked.

Mr Fraser had retired from the chair, and Mr John Ferguson, of Glasgow Eastern, was elected in his place. In 1888, Mr Peter Glasse, St George, Glasgow, was elected secretary. A sub-committee was appointed to inquire into and report on the fancy biscuit trade. Some wise rearrangements regarding interest on loan capital took place, which clearly showed that they were now in a position almost to dictate terms.

The recommendation of the committee to proceed with biscuit baking, and also the building of a new wing, was unanimously adopted at the eightieth quarterly meeting. Operations were begun forthwith. Mr Duncan M'Culloch, Kinning Park, Glasgow, had now been elected president. The buildings were completed and ready for occupation by May 1890.

It was a happy coincidence that the opening of the new wing and the majority of the society should fall on the same date. Twenty-one years ago the society had begun its operations in poor and humble surroundings; now it was wealthy, and one of the marvels of co-operative progress. It was certainly a proud occasion for some of the old heroes who had fought its seemingly hopeless battles at the beginning. Since its inception it had realised a profit of £15,238, and £1,547 had been paid as bonus to labour. A splendid record! The buildings at M'Neil Street had cost about £30,000, and the accommodation now obtained would permit of 1,000 sacks being baked weekly, provision having also been made for carrying on a large biscuit business.

The majority celebrations were carried out on a large and elaborate scale. The buildings were thrown open for the inspection of the public, and thousands of the citizens availed themselves of the opportunity. At the opening ceremony Mr Duncan M'Culloch, the president, took the chair, and in well-chosen words gave to all a cordial welcome, and gave some most interesting statistics regarding the progress of the society since its inception. Mr Peter Glasse, the secretary, performed the opening ceremony, and gave a thoughtful and inspiring address, touching not only upon the prosperity of the Baking Society but of co-operation in general, showing how co-operation had led in the improvement of the conditions



of labour. At the dinner which followed, and to which over four hundred guests had been invited (among them being many leaders of the movement, and at least two of the original committee—Mr Gabriel Thomson, of St Rollox, and Mr Cameron, of Thornliebank—who received quite an ovation), the addresses were inspiring and full of hope for future prosperity and gratitude for work accomplished during the past twenty-one years.

The manufacture of biscuits was now pushed on with considerable zeal. The Wholesale Society had been approached, and terms were arranged whereby the Wholesale would take up an agency for the biscuit trade; distant societies were thus brought in touch with the new industry. The nucleus of an insurance fund was formed by transferring £1,000 from the reserve fund, and many matters of improvement in administration received the attention of delegates and directors. The long-coveted trade of 1,000 sacks per week was now in view, and as that was the full capacity of the premises, the chairman laid the question before the delegates in March 1891, at the same time asking powers for further extension. The powers asked for were granted unanimously.

A praiseworthy step was taken about this time in forming a joint committee of directors and employees to draw up a scheme whereby a portion of the bonus paid to labour might be retained in the funds of the society in name of an employees' shareholding association, thus drawing the employees into closer relationship with the interests of the society, and at the same time providing for old age and infirmity. At the following September meeting the scheme was submitted and adopted by the delegates. It set forth "that a society be formed, which may be called the United Co-operative Baking Society Employees' Bonus Investment Society, the object of which is to enable the employees to become members and invest their bonus by taking up shares in this society. Not less than one-fourth of the bonus at present paid to employees whose wages are over one pound per week may in future be retained and invested in shares in this society. Any employee on leaving the society's employment may place his shares on the transfer list; all transfers to be made through

and by the committee of management. The Bonus Investment Society, as such, may have by virtue of membership one vote, and one additional vote for every eighty pounds of share capital invested in the society." In the last report this investment society of the employees had taken up no less than 14,000 shares; its claims, including dividend and interest, were £14,540. This truly co-operative scheme ought to interest the employees in the welfare of the Baking Society, and cement the relationship between employer and employed.

The generous action of the society in the trying winter of 1892-3 must not be overlooked. There was much distress in the city owing to want of employment and the severity of the weather. Co-operators have always been in the forefront of those who are wishful to relieve the poor and needy. But we notice their generous actions are grudgingly recognised both by press and pulpit. In co-operation there is no expectation of applause for good deeds, therefore there is never disappointment in not being recognised; generosity carries its own reward. Acting on powers given by the quarterly meeting, the Bakery committee distributed twenty dozen of bread weekly to the deserving poor, and this continued till the severity of the weather had passed and employment became more plentiful. But this was only one of their kindly and humane actions; every year large sums are voted to the various charities, while their educational and social sympathies are shown by increasing contributions annually. It may be noted that in connection with the society there is a fully-equipped instrumental band, which the directors encourage in many ways, while the band by its excellent performances has become quite a favourite with the public.

Extensions continued in South York Street, where a double travelling oven and six hand ovens were installed, and more stabling accommodation was provided to relieve the congestion in M'Neil Street; still there were not sufficient facilities for the continuous increase of business.

An important departure took place in 1893, namely, the opening of tea-rooms, or co-operative restaurants. The society had for a long time carried on a large

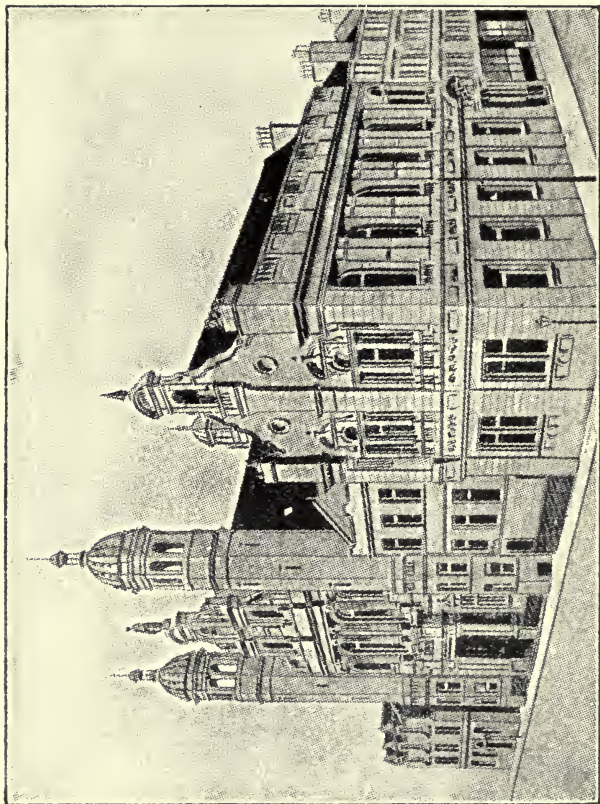
purveying business, supplying soirees, public dinners, etc. They now opened tastefully fitted-up places of refreshment. The first of these was opened in Renfield Street, where it soon became popular to co-operators and the public. Some years ago it was removed to West Nile Street, above which is the Union Hall, a favourite meeting-place for all kinds of co-operative functions.

A pleasant incident took place at the beginning of the year 1894. Barrhead Society, which had withdrawn from the Baking Society twenty years before, applied for membership. The old feud was now forgotten; they were cordially welcomed back to the fold, and 1,500 shares were allotted to them.

The directors had the entire confidence of the delegates; this was seen by the unanimous adoption of all their suggestions. Thus a splendid suite of tea-rooms was opened at Glasgow Cross in October 1894, and shortly afterwards dining-rooms were opened, near the society's premises, in Albyn Street. In due time another restaurant was opened, in Paisley Road. There had been no halting with the trade of this now great society; every year had been a record; so that when we come to 1903 we cannot wonder that the long-discussed branch question had now taken practical form. In that year a new branch bakery was planted at Clydebank with the latest and most improved machinery, and plant and equipment installed for baking 1,000 sacks of flour per week. The progressive spirit of this committee was displayed again in the following year (1904) by building and equipping another great branch, this time in Belfast. This fine building has facilities for baking 550 sacks per week. The total plant of the society at the central and two branches is equal to a trade of 4,750 sacks per week; the actual average in the six months ending 31st July 1909 being 3,771 sacks per week.

During the year 1910 another valuable addition to the premises in M'Neil Street was opened, in the form of a very handsome suite of offices. Much credit is due to all concerned for the public spirit displayed in building a beautiful suite of halls a few years ago, also in the neighbourhood of the central premises. The co-operative visitor to Glasgow cannot grasp the great co-operative





St Mungo Halls, Govan Street, Glasgow.



activity of the city until he has seen those two wonderful developments of the people's cause—Shieldhall and the United Bakery; in both places he will be heartily welcomed.

What a long list of exceptional men have been the builders of this gigantic institution. One would like if in every boardroom the names of former directors were inscribed. In the Bakery, in the early days, by the slightest carelessness or want of the necessary interest on the part of the committee, the frail barque would have been driven on the rocks; we owe a deep debt of gratitude to their indomitable perseverance, their unselfish labours, and love of their fellows. The present leaders have been worthy successors of the pioneers, and have developed the business in a manner undreamt of by the men of 1869. We can never forget the services rendered by heroes like Mr Andrew Brown, of Paisley, who steered it through many a storm in early times; nor Mr Duncan M'Culloch, who for many years gave of his best, and was successful in all his good work. Mr Thomas Slater, Mr Peter Glasse, and Mr James Bain have in no small measure helped by the efficient discharge of their secretarial duties to popularise this great association. The present chairman, Mr Daniel H. Gerrard, has won the esteem of co-operators years ago; his future success should therefore be assured. Mr James Young, the present general manager, is courtesy itself, and full of information which gives him a strength and power which is effectively used in the management of the "greatest bakery in the world."

The following table of statistics explains in figures even more strikingly than has been possible in the foregoing pages the progress of the society:—

23/10/10

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Half-year ended  
30th January 1900.

Dr.

## CAPITAL ACCOUNT,

## LIABILITIES.

|              |      |   |  |                 |  |
|--------------|------|---|--|-----------------|--|
|              |      | To 158,825 Shares,  |  |                 |  |
|              |      | at 20/ each   |  | £158,825 0 0    |  |
|              |      | Less Unpaid   |  | 1,973 10 0      |  |
|              |      |   |  | £156,851 10 0   |  |
|              |      | " Societies' Deposits, at 12 months' notice of withdrawal                 |  | ... 59,607 3 3  |  |
|              |      | " Societies' Deposits, at call  |  | ... £52,272 7 1 |  |
|              |      | " Dividend Credited to Societies' Deposits Account                        |  | 22,881 16 8     |  |
|              |      |   |  | £75,154 3 9     |  |
| £282,527     | 1 3  |   |  | £291,612 17 0   |  |
|              |      | " Deposits (private) at 12 months' notice of withdrawal                   |  | ... £52,496 7 5 |  |
|              |      | " Deposits (private) at call  |  | ... 19,025 4 7  |  |
| 73,727       | 18 0 |   |  | 71,521 12 0     |  |
|              |      | " Insurance Fund—Fire   |  | ... £10,580 0 0 |  |
|              |      | " " Employers' Liability  |  | 2,695 0 0       |  |
|              |      | " " Third Party Risk  |  | 2,665 0 0       |  |
| 14,280       | 0 0  |   |  | 15,940 0 0      |  |
| 37,400       | 0 0  | " Reserve Fund  |  | ... 41,600 0 0  |  |
| 1,086        | 4 10 | " Societies Overpaid  |  | ... 1,308 13 0  |  |
| 3,022        | 6 8  | " Bonus for Half-year   |  | ... 3,472 18 5  |  |
| 102          | 11 9 | " Security  |  | ... 107 13 6    |  |
| 128          | 10 0 | " Rents Owing   |  | ... 128 10 0    |  |
| 3            | 0 0  | " Rents Paid in Advance   |  | ... 2 10 0      |  |
|              |      | " Owing for Goods   |  | ... £6,250 8 9  |  |
|              |      | " " Expenses  |  | ... 758 5 7     |  |
| 4,890        | 2 8  |   |  | 7,008 14 4      |  |
|              |      | " Messrs Richard & Scott's Share of Royalties on United Moulding Machines |  | ... —           |  |
| 63           | 6 8  | " Educational and Benevolent Fund   |  | ... 806 11 10   |  |
| 573          | 6 7  | " Balance to next Half-year   |  | ... 41 8 4      |  |
| 1,095        | 19 8 |   |  |                 |  |
| £418,900 8 1 |      |   |  | £433,551 8 5    |  |

29TH JANUARY 1910.

Cr.

Half-year ended  
30th January 1909.

## ASSETS.

By Investment, as per Investment  
Account—

|   |          |    |    |          |    |              |
|---|----------|----|----|----------|----|--------------|
| Shares ... ..   | £10,898  | 3  | 3  |          |    |              |
| Deposits ... ..   | 107,565  | 13 | 0  |          |    |              |
|   |          |    |    | £118,463 | 16 | 3            |
| " Goods in Stock—M'Neil Street                                      | £32,804  | 12 | 10 |          |    | £110,453 1 7 |
| " " Clydebank Branch  | 5,070    | 2  | 4  |          |    |              |
| " " Belfast Branch  | 4,110    | 0  | 1  |          |    |              |
| " " Purvey Depart.  | 81       | 17 | 0  |          |    |              |
| " " Tea Rooms...  | 106      | 2  | 0  |          |    |              |
| " " St Mungo Halls  | 4        | 14 | 0  |          |    |              |
|   |          |    |    | 42,177   | 8  | 3            |
| " Stock of Provender in Stables—                                    |          |    |    |          |    | 39,436 13 7  |
| Glasgow ... ..  | £286     | 2  | 0  |          |    |              |
| Clydebank ... ..  | 79       | 5  | 9  |          |    |              |
|   |          |    |    | 365      | 7  | 9            |
| " Goods Account Overpaid ... ..                                     |          |    |    | 9,305    | 14 | 2            |
| " Owing for Goods ... ..  | £20,046  | 1  | 9  |          |    | 410 5 6      |
| " " per Sundries Account...   | 40       | 11 | 6  |          |    | 9,088 15 5   |
| " " per Bread Delivery, Hire,<br>and Shoeing Account                | 4        | 6  | 2  |          |    |              |
| " " for Manure ... ..   | 31       | 18 | 2  |          |    |              |
|   |          |    |    | 20,122   | 17 | 7            |
| " " for Rent—Tenements...   | £98      | 0  | 0  |          |    | 19,990 2 2   |
| " " " Stables—Belfast   | 2        | 10 | 0  |          |    |              |
| " " " Tea Rooms   | 2        | 0  | 0  |          |    |              |
| " " " St Mungo Halls  | 65       | 5  | 3  |          |    |              |
|   |          |    |    | 167      | 15 | 3            |
| " Taxes, Insurance, and Telephones Prepaid ...                      |          |    |    | 508      | 8  | 8            |
| " Land and Buildings ... ..   | £210,000 | 0  | 0  |          |    | 172 18 0     |
| " Plant, Fittings, Fixed and Live<br>Stock, and Machinery ... ..    | 30,750   | 0  | 0  |          |    | 888 17 11    |
|   |          |    |    | 240,750  | 0  | 0            |
| " Partick Accident Compensations and Law<br>Agents' Expenses ... .. |          |    |    | 1,012    | 1  | 5            |
| " Cash in Belfast Banking Co. ...                                   | £230     | 1  | 6  |          |    |              |
| " " Clydesdale Bank ... ..  | 16       | 14 | 5  |          |    |              |
| " " Bank of Scotland ... ..   | 377      | 11 | 4  |          |    |              |
|   |          |    |    | 624      | 7  | 3            |
| " Cash on hand—M'Neil Street  | £32      | 16 | 5  |          |    | 1,904 10 3   |
| " " Clydebank ... ..  | 3        | 0  | 9  |          |    |              |
| " " Belfast ... ..  | 17       | 14 | 8  |          |    |              |
|   |          |    |    | 53       | 11 | 10           |
|   |          |    |    | £433,551 | 8  | 5            |
|   |          |    |    |          |    | £418,900 8 1 |

## STATEMENT OF PROGRESS FROM 1869 TO 1909.

| YEAR. | MEMBERSHIP. | SALES.       | PROFIT.     | BONUS TO EMPLOYEES. | CAPITAL.     | Depreciation of Buildings, Fixed and Live Stock, Plant. | Quantity of Bags of Flour Baked. |
|-------|-------------|--------------|-------------|---------------------|--------------|---|----------------------------------|
| 1869  | ..          | £5,081 13 6  | £23 3 1     | ..                  | £338 12 0    | £30 15 8  | 2,116                            |
| 1870  | ..          | 9,165 5 10   | 806 14 7    | £20 17 0            | 1,018 14 4   | 97 4 4  | 3,925                            |
| 1871  | ..          | 16,541 14 4  | 637 14 9    | 31 10 8             | 1,466 0 1    | 322 3 10  | 6,341                            |
| 1872  | ..          | 22,024 6 3   | 358 12 10   | 29 2 6              | 1,672 8 6    | 380 6 11  | 7,955                            |
| 1873  | ..          | 22,163 9 4   | 1,268 10 8  | 45 6 7              | 2,790 8 4    | 595 3 9   | 7,514                            |
| 1874  | ..          | 23,807 12 1  | 1,744 13 3  | 83 17 9             | 4,419 2 9    | 612 13 6  | 8,164                            |
| 1875  | ..          | 23,159 3 11  | 1,787 7 7   | 114 13 8            | 5,145 0 6    | 678 14 0  | 9,407                            |
| 1876  | ..          | 27,335 9 5   | 2,386 0 8   | 153 5 0             | 6,327 7 6    | 556 1 6   | 10,499                           |
| 1877  | ..          | 33,668 16 3  | 2,060 4 5   | 147 11 6            | 6,501 5 3    | 427 17 10   | 11,588                           |
| 1878  | ..          | 27,433 6 10  | 1,850 5 5   | 140 4 7             | 6,947 13 0   | 440 1 3   | 9,774                            |
| 1879  | ..          | 27,459 1 11  | 1,331 0 1   | 103 3 8             | 6,398 11 0   | 620 0 0   | 10,833                           |
| 1880  | ..          | 32,235 17 11 | 1,094 19 2  | 80 11 4             | 6,743 10 8   | 420 16 0  | 11,843                           |
| 1881  | ..          | 28,256 8 6   | 1,067 12 4  | 78 13 0             | 6,451 11 10  | 545 13 0  | 10,364                           |
| 1882  | ..          | 31,479 7 3   | 1,319 4 2   | 97 8 2              | 7,653 11 1   | 380 2 10  | 11,380                           |
| 1883  | ..          | 32,488 11 5  | 2,115 8 1   | 151 16 2            | 8,874 9 0    | 371 0 11  | 12,341                           |
| 1884  | ..          | 32,921 14 2  | 2,445 0 7   | 195 16 5            | 11,481 0 0   | 518 2 8   | 13,908                           |
| 1885  | ..          | 37,944 5 9   | 2,701 10 8  | 220 3 2             | 14,198 17 4  | 339 19 6  | 17,435                           |
| 1886  | ..          | 40,931 6 9   | 2,185 3 2   | 209 19 11           | 23,632 1 4   | 502 12 1  | 20,038                           |
| 1887  | ..          | 42,363 9 4   | 2,126 16 11 | 227 18 2            | 28,816 4 4   | 668 3 9   | 21,377                           |
| 1888  | ..          | 55,699 15 9  | 3,313 0 5   | 309 0 9             | 34,561 19 10 | 913 9 9   | 25,647                           |



|      |    |           |   |            |      |          |       |         |      |          |       |          |       |           |
|------|----|-----------|---|------------|------|----------|-------|---------|------|----------|-------|----------|-------|-----------|
| 1889 | .. | 41        | " | 68,841     | 2 5  | 2,710    | 4 10  | 227     | 6 8  | 36,998   | 10 8  | 1,468    | 7 5   | 31,000    |
| 1890 | .. | 46        | " | 91,345     | 11 9 | 9,510    | 10 9  | 620     | 4 4  | 46,026   | 13 6  | 2,088    | 3 0   | 39,243    |
| 1891 | .. | 48        | " | 118,220    | 19 7 | 11,720   | 2 3   | 821     | 14 4 | 51,647   | 18 2  | 1,886    | 6 7   | 50,425    |
| 1892 | .. | 51        | " | 135,163    | 16 3 | 10,495   | 14 0  | 905     | 19 6 | 62,447   | 12 0  | 1,837    | 7 10  | 60,016    |
| 1893 | .. | 52        | " | 137,422    | 2 7  | 11,821   | 16 8½ | 1,274   | 16 1 | 74,822   | 4 11  | 2,699    | 1 6   | 64,307½   |
| 1894 | .. | 53        | " | 143,980    | 9 0  | 15,530   | 12 3½ | 1,846   | 8 11 | 92,362   | 0 8   | 3,609    | 6 10  | 70,025    |
| 1895 | .. | 62        | " | 180,742    | 3 1  | 23,013   | 0 10  | 2,742   | 5 7  | 113,602  | 16 1  | 4,056    | 1 11  | 83,615½   |
| 1896 | .. | 76        | " | 230,536    | 14 6 | 26,751   | 15 1  | 3,697   | 19 8 | 133,237  | 12 7  | 4,550    | 6 8   | 101,590½  |
| 1897 | .. | 87        | " | 280,480    | 14 0 | 35,406   | 4 7   | 5,585   | 2 6  | 144,415  | 10 10 | 6,753    | 10 10 | 117,174½  |
| 1898 | .. | 94        | " | 327,328    | 3 4  | 26,845   | 0 2   | 3,952   | 15 4 | 151,287  | 17 4  | 8,890    | 6 1   | 125,963½  |
| 1899 | .. | 102       | " | 319,113    | 6 9  | 23,257   | 0 10  | 4,286   | 0 4  | 139,555  | 3 5   | 10,820   | 17 3  | 131,910   |
| 1900 | .. | 107       | " | 332,030    | 6 11 | 29,498   | 1 0   | 4,686   | 19 3 | 207,764  | 5 4   | 8,591    | 3 8   | 133,217   |
| 1901 | .. | 116       | " | 346,388    | 5 1  | 33,810   | 9 0   | 5,201   | 17 1 | 239,055  | 2 9   | 8,497    | 8 7   | 137,197½  |
| 1902 | .. | 123       | " | 389,351    | 5 1  | 39,708   | 12 2  | 5,730   | 11 8 | 263,641  | 2 1   | 7,912    | 0 11  | 154,533   |
| 1903 | .. | 131       | " | 422,720    | 7 7  | 51,525   | 1 9   | 7,229   | 17 9 | 312,620  | 7 11  | 8,851    | 18 2  | 164,154½  |
| 1904 | .. | 143       | " | 465,436    | 6 0  | 60,069   | 8 4   | 7,550   | 12 0 | 359,186  | 2 7   | 9,840    | 14 10 | 174,353½  |
| 1905 | .. | 154       | " | 482,544    | 5 6  | 46,342   | 16 4  | 6,263   | 4 11 | 378,838  | 13 8  | 9,071    | 16 6  | 181,477   |
| 1906 | .. | 165       | " | 488,267    | 18 5 | 45,349   | 12 8  | 6,647   | 3 7  | 400,778  | 6 2   | 12,919   | 0 2   | 190,624   |
| 1907 | .. | 168       | " | 523,641    | 0 2  | 54,570   | 8 0   | 7,473   | 18 1 | 398,780  | 0 10  | 14,254   | 9 4   | 200,208   |
| 1908 | .. | 169       | " | 567,604    | 19 5 | 43,561   | 9 0   | 6,003   | 5 3  | 407,934  | 19 3  | 13,967   | 4 9   | 205,809   |
| 1909 | .. | 171       | " | 564,783    | 6 5  | 49,305   | 0 5   | 6,603   | 10 7 | 420,674  | 9 0   | 16,188   | 9 4   | 196,738   |
|      |    | TOTALS .. |   | £7,184,135 | 0 4  | £687,946 | 3 10  | £91,807 | 13 5 | £420,674 | 9 0   | £108,145 | 5 3   | 2,845,422 |

23/10/10

## CHAPTER XXXIX.

I look with great interest on the efforts of the working-classes to raise themselves by co-operation. The movement is a good one, and the object aimed at must commend itself to the sympathy of every person who wishes to see the mass of the people elevated in the social scale.—*Cobden*.

**M**ANY of the large and prosperous societies of to-day came into being after the Scottish Co-operative Wholesale Society was established. If space had permitted, all would have found a place in these pages; as it is, there is only room for a very few.

## ST GEORGE SOCIETY.

1871.

This now large and prosperous organisation had a humble beginning, like many of the other societies in Scotland that to-day bulk so largely in the public eye. Grovepark weaving factory employed a large number of tenters, twistors, warpers, and weavers, and from that factory came ninety of the first hundred members who were enrolled. In all likelihood it was among these workers that the inception of St George Society took place. The first meeting was held in Grove Street Hall, in December 1870, when it was agreed to form a society, and a committee was appointed to carry out the preliminary arrangements. Only thirteen signed the roll at this meeting, but they were numerous enough and intelligent enough to select an inspiring name for the young society for which they were so willing to stand sponsor. Some delay in getting the rules registered gave the committee time to add a number of names to the membership. It shows the co-operative spirit of these

men when we find that the first motion proposed was, "That we join the Wholesale Co-operative Stores." The first shop was at 398 St George's Road, which was opened for business on 22nd July 1871. They had now one hundred members.

The committee soon had their hands full; complaints were numerous, and both the Wholesale and the United Baking societies were taken to task. Then the salesman was not all that could be desired, and a change had to be made. As usual in young societies, great anxiety was felt regarding the publication of the first balance-sheet, and some midnight oil was consumed over its production. At last it was announced that the profit would allow of sixpence per pound on purchases. Everyone seemed satisfied, and every exertion was made to increase the business. Even at this early date the educational spirit was not wanting; the *Co-operative News* was to be sold to the members, the boy who sold the papers getting all the profit.

Like wise men, the committee began business on the cash system; but before the society was many months old, members were anxious to get credit. It was proposed to allow members to trade on what capital they had above the twenty-shilling share which each member held. Again the salesman left, the sales fell away, and the committee seemed despondent. It was stated that the purchasing members did not number more than fifty; and in July 1873, or two years after the society started, there was a loss of £6, 3s. 1d. Of course, there was neither dividend nor interest on capital. In full knowledge of this state of affairs, the quarterly meeting passed a resolution that "members be allowed to trade on one-half of paid-up shares." It is not to be wondered at that withdrawals were numerous, and prospects were discouraging. A saleswoman was advertised for, and a Miss Jessie Johnstone was appointed at a wage of sixteen shillings per week, with security of £25.

At the next quarterly meeting, a wise step was taken in rescinding the resolution formerly adopted regarding the trading on share capital. There was still a determination to overcome their difficulties; they appointed the president and two members of committee to visit the shop daily, and thus get a firmer hold of the



business. In April 1874 there was a dividend of fourpence per pound. There was little or no progress being made, and it did not cause much of a sensation when at the July meeting it was moved "that the society be wound up." The majority voted for holding a special meeting to consider the question, and in August this meeting, which looked as if it would be the last of St George, was held, when the motion to wind up was defeated by one vote. It was rather narrow, but it meant another chance for life. A vigorous effort was made to get members to pay up their shares. The Wholesale Society had been charging interest on overdue accounts, and their committee was consulted with a view to its remission.

The committee of St George took a bold step by proposing to wipe out past losses by a reduction in the value of the shares. They could only afford to present their accounts in manuscript now—printing was too costly. There must have been a strong sense of humour in this committee, though their many difficulties had now almost driven them to despair. It appears that the auditors disagreed as to some items in the balance-sheet, and would not sign their names; the committee got over the dispute by asking each to sign his own form, and they thus had two balance-sheets for the one quarter.

Business improved and dividends were increased during the next few years; but Miss Johnstone, who had given every satisfaction as saleswoman, resigned, and a young man was engaged to conduct the business. In 1877 an arrangement was come to with the salesman that he was to be paid six per cent. on the business done, but from this he was to pay wages and be responsible for loss. This arrangement only lasted till March 1878. When the committee met to take stock, it was found that the salesman had absconded; the books were balanced, and a deficiency of £150, 7s. 2½d. was shown. At the same time the Wholesale Society was pressing for payment of account. Truly it looked as if the Dragon would vanquish St George. Merchants who ought to have been paid from money which the salesman had received were also clamouring; the committee, thinking that they had been paid, fought the question before the Sheriff, but they were unsuccessful. It was a

bitter experience—things were at their worst. Mr George Bell was appointed secretary in 1879, and Mr James Mill some time after was appointed president. If hard work and well-directed effort could have improved matters, these men gave both. The society, after ten years' hard struggling, had only 100 members and £245 of share and loan capital—and note, £245 was due by members for goods.

The following year (1882) saw an improvement. An educational fund and savings bank were established. By April 1884 a double shop was taken at 300 St George's Road, to which the business was removed. A Mr Tulloch was now in charge of the shop. Business must have taken a decided turn for the better, for in November 1886 a branch was opened in Anderston district. In the following January Mr Peter Glasse was elected president; he had held the position *pro tem.* since November. By April 1889 the sales had reached £6,000 per quarter.

It ought to have been mentioned that Mr Archibald Norval was appointed secretary in July 1886. An unfortunate incident occurred in 1889 by the rejection of the committee's proposal to appoint a secretary. The committee, with two exceptions, retired. Mr Mill became president, and by January of the following year Mr R. Milne returned to the board as treasurer. It is said that this incident was the cause of some members in Possilpark district forming a new society. In 1890 it was agreed that the secretary give all his time to the duties of his office.

Mr P. Glasse was again elected president in July 1891. By this time the society was twenty years of age. Its members numbered 1,950, and the quarter's sales were £11,809.

St George Society had gone forward with great rapidity, spreading its branches near and far. Its power and growing influence were early recognised by the smaller societies situated on its borders, and, with a truly co-operative spirit that might with advantage be copied, amalgamation with no fewer than three of those societies has taken place. Maryhill, Possilpark, and Scotstoun and Whiteinch have all thrown in their lot with St George, and the influence and operations of this great organisation now cover a wide and ever-extending area.

For 1909 its sales amounted to £484,970; capital, £177,194; profit, £44,999; bonus, £4,576; to education,

£997; while the reserve fund is £12,418. The members number 15,270. And this, let it be noted, in a year when there was much unemployment and consequently a reduction of purchasing power. It might be remarked that their votes to charities in 1909 amounted to £140. Education and recreation receive much attention.

The names of some of its trusted guides have already been given, but there are some, deserving of mention, who have never spared themselves in the service of the society. Mr Monteith filled the chair for some years with great power and tact, so also did Mr Carnegie with credit to himself and to the society. Mr Norval, by his conscientious work and courteous manner, has made friends not only in St George but all over the movement. Mr Glasse has been president for many years, and by his enterprise and activity has done great and good service for the society.

That the reader may fully grasp the progress of this society, the following figures are given:—

PROGRESS OF THE SOCIETY FROM 1884 TO 1909.

| Year. | Member-<br>ship. | Sales.  | Capital. | Dividend. | Bonus. | Educa-<br>tion. | Reserve<br>Fund at<br>end of<br>Year. |
|-------|------------------|---------|----------|-----------|--------|-----------------|---------------------------------------|
|       |                  | £       | £        | £         | £      | £               | £                                     |
| 1884  | 200              | 3,683   | 635      | 251       | 9      | 4               | 59                                    |
| 1885  | 300              | 5,134   | 751      | 569       | 14     | 6               | 13                                    |
| 1886  | 454              | 7,854   | 1,265    | 765       | 17     | 9               | 16                                    |
| 1887  | 660              | 10,601  | 1,591    | 1,039     | 34     | 21              | 23                                    |
| 1888  | 900              | 15,998  | 2,403    | 1,722     | 46     | 23              | 40                                    |
| 1889  | 1,378            | 25,748  | 3,327    | 2,400     | 65     | 32              | 65                                    |
| 1890  | 1,520            | 25,117  | 3,463    | 2,465     | 70     | 31              | 90                                    |
| 1891  | 1,950            | 35,805  | 5,745    | 3,654     | 124    | 62              | 100                                   |
| 1892  | 3,500            | 81,086  | 10,661   | 8,069     | 377    | 218             | 185                                   |
| 1893  | 4,850            | 118,140 | 17,406   | 10,836    | 625    | 283             | 350                                   |
| 1894  | 4,850            | 128,368 | 21,929   | 12,023    | 727    | 296             | 710                                   |
| 1895  | 5,798            | 156,570 | 29,846   | 16,651    | 1,050  | 355             | 1,125                                 |
| 1896  | 7,080            | 198,656 | 36,307   | 21,795    | 1,412  | 466             | 1,700                                 |
| 1897  | 8,988            | 252,875 | 46,498   | 25,680    | 1,767  | 550             | 2,250                                 |
| 1898  | 9,872            | 317,727 | 58,772   | 31,556    | 2,085  | 680             | 2,775                                 |
| 1899  | 10,600           | 339,488 | 69,830   | 33,887    | 2,703  | 732             | 3,225                                 |
| 1900  | 11,217           | 368,077 | 74,716   | 35,306    | 2,922  | 764             | 3,807                                 |
| 1901  | 11,776           | 381,144 | 80,639   | 38,114    | 3,133  | 824             | 4,424                                 |
| 1902  | 13,585           | 428,047 | 101,766  | 43,807    | 3,656  | 948             | 5,150                                 |
| 1903  | 15,082           | 497,746 | 124,974  | 50,889    | 4,340  | 994             | 6,010                                 |
| 1904  | 15,922           | 542,029 | 146,290  | 58,234    | 4,953  | 1,207           | 7,080                                 |
| 1905  | 16,200           | 541,776 | 162,813  | 58,254    | 5,112  | 1,291           | 8,100                                 |
| 1906  | 16,340           | 540,921 | 178,936  | 54,091    | 5,082  | 1,241           | 9,125                                 |
| 1907  | 16,704           | 551,649 | 180,751  | 55,164    | 5,116  | 1,234           | 10,220                                |
| 1908  | 16,220           | 525,112 | 178,652  | 52,511    | 5,121  | 1,178           | 11,340                                |
| 1909  | 15,270           | 484,970 | 177,194  | 44,999    | 4,576  | 997             | 12,418                                |

23/10/10





JAMES BORROWMAN



## KINNING PARK SOCIETY.

1871.

It is a singular coincidence in the history of the two largest societies in Glasgow that both were in the making at the same time. There was no connection, so far as can be discovered, between the parties who were at the formation of the two organisations beyond the fact that each party knew of similar action being taken in a distant part of the city. They opened their first shop within two months of one another. But there was no similarity in their origin. The one started from what seems to have been a jocular remark, the other from the reasoned-out decision of a few enthusiasts; but both societies for nearly forty years have worked on the same lines, their line of demarcation being well defined by the river Clyde.

In 1871 the question of annexation with the City of Glasgow divided the inhabitants of Kinning Park into two distinct camps. The working-men were of opinion that annexation would be in the best interests of the people; the shopkeeping class and employers were opposed to it. Since then the opinion of the workmen of forty years ago has been adopted; the two municipalities being now one.

In that year the workmen had appointed a committee to present a petition in favour of their views. Some little expense was incurred in carrying out their work, and it was found, when accounts were balanced, that there remained a surplus of threepence. What was to be done with this sum became the question of the moment. "Let us start a co-operative society with it," was the jocular remark of one of the annexationists. We have reason to believe that both Messrs Boa and Cook were of that company, and the remark about starting a co-operative society was at once seized on, and thought out by those worthies and others. The next step was to call a public meeting, and Mr Borrowman, manager of the Scottish Co-operative Wholesale Society, was requested to deliver an address on the principles of co-operation. No better man could have been got to enlist the sympathies of workmen in favour of starting a store. The sequel shows this to have been correct, for a shop was opened in West Scotland Street on 24th May 1871, or just two



months before a similar effort had been made across the water in the St George district. The opening of a co-operative store by working-men was regarded by the traders in Kinning Park as adding insult to injury ; it was bad enough for these annexationists to oppose them in local politics, but now the workmen had opened a shop for the avowed purpose of annexing *their* trade. Their opposition to the little store was carried to such an extent that the co-operators had to claim the protection of the law, to allow of their venture getting a chance to live.

The apathy and indifference of working-people to their own interests has always been more difficult to combat than any forces that have yet been brought against them. Kinning Park Society was no exception ; the committee waited for custom that went to their opponents. However, the men who had taken hold of the government of this society were not easily beaten ; they did not hide their light under a bushel, for never was an opportunity lost of lauding the principles of co-operation, and by this means many a member was won to the society.

The first quarter's sales were £360. Unlike so many societies whose histories are to be found in this volume, Kinning Park Society kept adding to its sales, capital, and membership. The work of the committee has not been hindered with difficulties which frequently discourage and dishearten ; if the debt question did trouble them at any time, it does not now, for by means of a workable scheme they seem able to keep the credit under control.

The history of Kinning Park Society would not be complete without reference being made to Mr James Borrowman, first manager of the Scottish Co-operative Wholesale Society. Mr Borrowman, in 1884, was presented with a testimonial, amounting to about £200, subscribed by the Scottish co-operators. He became an employee of the Wholesale Society, and was in time elected chairman of Kinning Park Society. Mr Borrowman made an excellent president, and was generally respected by the members. He had been in failing health for some years, and in 1898 the end came. A personal note might here be introduced. We stood by the bedside in his last illness, his great virility gone, yet his encouraging words to fight on in the good cause are with us to-day. When one thinks of the part he played in

establishing our great Wholesale Society, and the assistance he gave to many a feeble retail society, the great service he rendered to a large extent cancelled his mistakes.

The business of the society has always been in safe hands, which is shown by its continual expansion, till now the whole of the south side of Glasgow is supplied co-operatively by the familiar "K.P." Its places of business are to be found in every district, and compare in appearance with anything in the city; while its new drapery warehouse in Bridge Street is a landmark, alike of beauty and social power.

The society is strong in all forms of educational and recreative work. Its musical section is famous from one end of the country to the other; its ambulance work has brought it many honours; while its women's guild has justified its position as the first guild in Scotland.

All through its history it has been generous to charities; as the business grew, so did the votes increase in liberality.

The co-operative spirit of this society may be judged from the fact that they purchased 92·4 per cent. from co-operative sources, according to their last half-yearly statement. The membership presently stands at 18,599; the capital (share and loan) is £258,856; and the sales for the half-year were £252,937.

The leaders of Kinning Park Society have frequently been leaders beyond their locality. Mr Andrew Boa, who became chairman of the Scottish Co-operative Wholesale Society, was a recognised leader in trades-unionism and politics. Mr Cook also made himself heard in almost every movement to which he was attached. Mr James Borrowman has already been referred to. These were men of resource and tact, besides being zealous co-operators. Kinning Park Society largely profited by their services, and to this day respects their memory. Of the more modern leaders, the society has also been fortunate in having men like Messrs Douglas, Welsh, and Stewart, all of whom gave of their best, and the progress of the society reflects their leadership. Mr Robert Stewart, the present chairman, is also the trusted president of the great Scottish Co-operative Wholesale Society.

The accompanying table shows the continuous progress of a great co-operative society which began its operations on a "threepenny bit":—

23/10/10

## PROGRESS OF THE SOCIETY FROM

| Year. | Share Capital,<br>Deposits and Loans<br>at end of Year. | Reserve Funds<br>at<br>end of Year. | Sales<br>for each Year.   | Dividend and<br>Interest Credited<br>to Members<br>during Year. | Average<br>Dividend<br>per £. |
|-------|---|-------------------------------------|---------------------------|---|-------------------------------|
|       | £ s. d.   | £ s. d.                             | £ s. d.                   | £ s. d.   | s. d.                         |
| *1871 | 67 9 2  | ..                                  | 928 9 1                   | 14 17 11  | 0 5                           |
| 1872  | 127 19 0  | ..                                  | 2,526 8 7                 | 132 4 9 $\frac{1}{4}$   | 1 1 $\frac{1}{2}$             |
| 1873  | 181 13 1 $\frac{1}{2}$                                  | 4 13 10 $\frac{1}{2}$               | 3,492 19 11 $\frac{1}{2}$ | 152 18 8  | 0 9 $\frac{3}{4}$             |
| 1874  | 350 7 5 $\frac{1}{2}$                                   | 40 10 0                             | 4,285 1 1                 | 352 14 11   | 1 4 $\frac{1}{4}$             |
| 1875  | 414 10 1  | 31 14 3 $\frac{1}{2}$               | 4,705 2 5                 | 398 14 11 $\frac{1}{2}$   | 1 6 $\frac{1}{2}$             |
| 1876  | 389 10 5 $\frac{1}{2}$                                  | 31 14 2                             | 3,802 19 1                | 259 15 10 $\frac{1}{2}$   | 1 2 $\frac{1}{4}$             |
| 1877  | 405 10 3  | 20 0 0                              | 3,572 19 4                | 241 2 2   | 1 2 $\frac{1}{2}$             |
| 1878  | 424 16 7  | 21 0 0                              | 3,585 5 11                | 221 10 3  | 1 1 $\frac{1}{4}$             |
| 1879  | 645 3 4   | 40 18 11                            | 4,300 2 9                 | 369 8 6   | 1 7                           |
| 1880  | 1,042 8 8   | 55 4 2                              | 6,902 15 1                | 545 13 7  | 1 5 $\frac{1}{2}$             |
| 1881  | 1,714 19 6  | 86 0 0                              | 11,981 18 4               | 953 11 2  | 1 5 $\frac{1}{2}$             |
| 1882  | 3,147 14 7  | 117 10 0                            | 18,473 4 7                | 1,454 3 6   | 1 5 $\frac{1}{2}$             |
| 1883  | 3,738 8 5   | 140 0 0                             | 20,295 0 10               | 1,619 4 5   | 1 5 $\frac{1}{4}$             |
| 1884  | 4,568 2 1   | 176 0 0                             | 17,590 16 4               | 1,708 7 10  | 1 8 $\frac{1}{2}$             |
| 1885  | 5,104 17 5  | 200 0 0                             | 17,036 15 0               | 1,785 15 8  | 1 9 $\frac{3}{4}$             |
| 1886  | 5,757 0 9   | 326 15 3                            | 22,573 8 0                | 2,225 15 8  | 1 9 $\frac{3}{4}$             |
| 1887  | 7,658 16 0  | 330 0 0                             | 33,295 18 1 $\frac{1}{2}$ | 3,188 16 11   | 1 8 $\frac{3}{4}$             |
| 1888  | 10,628 2 7  | 501 12 3                            | 46,843 8 9                | 4,284 5 8 $\frac{1}{2}$   | 2 0                           |
| 1889  | 14,779 0 8  | 631 17 10                           | 72,911 17 2 $\frac{1}{2}$ | 7,834 8 0   | 2 0                           |
| 1890  | 21,326 5 7  | 955 10 11                           | 105,208 9 1 $\frac{1}{2}$ | 10,111 6 6  | 2 1                           |
| 1891  | 33,104 10 4   | 1,220 0 0                           | 163,906 19 8              | 15,722 8 0  | 2 0                           |
| 1892  | 45,546 15 7   | 2,050 0 0                           | 191,194 5 4               | 21,488 12 9   | 2 1                           |
| 1893  | 59,857 3 4  | 2,799 0 0                           | 204,393 11 11             | 22,745 10 11  | 2 0                           |
| 1894  | 74,463 0 9  | 3,603 0 6                           | 228,660 8 9               | 25,202 9 9  | 2 1                           |
| 1895  | 93,457 1 9  | 4,283 17 6                          | 264,475 18 9              | 35,335 6 8  | 2 2 $\frac{1}{2}$             |
| 1896  | 99,268 3 7  | 5,264 8 0                           | 319,990 4 3               | 40,914 4 10   | 2 6                           |
| 1897  | 112,320 4 4   | 6,237 14 7                          | 389,503 4 11              | 49,223 13 4   | 2 4 $\frac{3}{4}$             |
| 1898  | 121,901 3 6   | 7,581 10 7                          | 430,384 5 7               | 48,954 12 1   | 2 0 $\frac{3}{4}$             |
| 1899  | 118,997 9 4   | 7,808 3 2                           | 434,033 10 11             | 47,971 16 1   | 2 0                           |
| 1900  | 112,493 4 3   | 9,083 12 6                          | 440,014 13 4              | 45,533 10 11  | 1 11                          |
| 1901  | 122,202 5 8   | 9,979 15 11                         | 428,309 11 2              | 47,507 16 4   | 2 0                           |
| 1902  | 141,513 9 11  | 11,126 4 8                          | 454,807 14 1              | 49,452 8 6  | 2 0                           |
| 1903  | 172,252 18 4  | 12,438 9 10                         | 478,373 11 2              | 52,181 4 1  | 2 0                           |
| 1904  | 206,508 18 3  | 13,818 18 2                         | 513,696 15 4              | 58,776 15 7   | 2 2                           |
| †1905 | 243,650 14 5  | 14,189 15 0                         | 517,593 15 9              | 65,684 11 10  | 2 1 $\frac{1}{4}$             |
| 1906  | 248,420 15 6  | 15,357 10 9                         | 551,744 3 4               | 60,531 18 5   | 2 0 $\frac{1}{2}$             |
| 1907  | 243,793 15 2  | 16,480 15 11                        | 565,339 1 2               | 64,131 19 6   | 2 0                           |
| 1908  | 252,534 9 10  | 17,716 10 11                        | 550,788 0 1               | 63,590 12 1   | 2 0                           |
| 1909  | 258,856 16 8  | 15,931 12 8                         | 530,312 17 11             | 61,824 19 2   | 2 0                           |
|       | ..  | ..                                  | 8,061,835 13 0            | 914,629 6 11 $\frac{1}{4}$                                      | ..                            |

\* December 31 (6 Months).

† 48 Weeks.



## COMMENCEMENT IN 1871 TO 1909.

| Bonus on Wages during Year. | Amount Allocated for Educational Purposes. | Interest and Dividend from Investments. | Working Expenses per £, inclusive of Interest. | Purchases from Co-op. sources Per cent. | Members' Average Purchases for Year. | Year. |
|-----------------------------|--|---|--|---|--------------------------------------|-------|
| £ s. d.                     | £ s. d.                                    | £ s. d.                                 | s. d.  |   | £ s. d.                              |       |
| ..                          | ..   | 9 3 4                                   | 1 1 $\frac{1}{2}$                              | ..                                      | ..                                   | 1871* |
| 3 2 0 $\frac{1}{2}$         | ..   | 5 11 3                                  | 0 11 $\frac{3}{4}$                             | ..                                      | ..                                   | 1872  |
| 1 17 6                      | ..   | 19 4 7                                  | 0 11   | ..                                      | ..                                   | 1873  |
| 7 3 5                       | ..   | 64 9 7                                  | 0 11   | ..                                      | ..                                   | 1874  |
| 10 4 10                     | ..   | 90 8 2                                  | 0 11 $\frac{3}{4}$                             | ..                                      | ..                                   | 1875  |
| 7 2 7                       | ..   | 90 10 3                                 | 1 2 $\frac{3}{4}$                              | ..                                      | ..                                   | 1876  |
| 4 17 2                      | 5 10 5                                     | 75 0 2                                  | 1 3 $\frac{1}{2}$                              | ..                                      | ..                                   | 1877  |
| 5 7 11                      | 3 0 4                                      | 83 13 5                                 | 1 3 $\frac{1}{2}$                              | ..                                      | ..                                   | 1878  |
| 11 0 3                      | 8 10 10                                    | 96 19 0                                 | 1 3 $\frac{1}{2}$                              | ..                                      | ..                                   | 1879  |
| 16 17 3                     | 9 11 11                                    | 169 2 8                                 | 1 1 $\frac{3}{4}$                              | ..                                      | ..                                   | 1880  |
| 27 4 0                      | ..   | 277 9 8                                 | 1 1 $\frac{1}{4}$ $\frac{5}{8}$                | ..                                      | ..                                   | 1881  |
| 41 19 10                    | ..   | 412 12 10                               | 0 11 $\frac{3}{4}$ $\frac{3}{4}$               | ..                                      | ..                                   | 1882  |
| 41 5 0                      | 3 0 0                                      | 606 4 2                                 | 1 0  | ..                                      | ..                                   | 1883  |
| 54 8 11                     | 16 3 0                                     | 644 16 11                               | 1 1 $\frac{1}{2}$                              | ..                                      | ..                                   | 1884  |
| 58 2 5                      | 13 6 6                                     | 647 5 1                                 | 1 2  | ..                                      | ..                                   | 1885  |
| 64 17 5                     | 12 2 9                                     | 758 17 3                                | 1 0  | ..                                      | ..                                   | 1886  |
| 85 7 7                      | 72 2 1                                     | 1,095 15 2                              | 1 0  | ..                                      | ..                                   | 1887  |
| 141 14 5                    | 99 0 0                                     | 1,449 18 2                              | 0 10 $\frac{9}{10}$                            | ..                                      | ..                                   | 1888  |
| 217 4 5                     | 150 0 0                                    | 2,071 17 0                              | 0 10 $\frac{6}{10}$                            | ..                                      | ..                                   | 1889  |
| 291 0 0                     | 255 0 0                                    | 3,368 8 2                               | 0 10 $\frac{2}{10}$                            | ..                                      | ..                                   | 1890  |
| 555 3 1                     | 446 9 2                                    | 5,195 18 4                              | 0 11 $\frac{1}{10}$ $\frac{3}{10}$             | ..                                      | ..                                   | 1891  |
| 1,134 1 6                   | 597 11 7                                   | 5,266 16 11                             | 1 1 $\frac{3}{10}$                             | ..                                      | ..                                   | 1892  |
| 1,181 0 4                   | 429 8 10                                   | 5,797 8 1                               | 1 2 $\frac{7}{10}$                             | ..                                      | ..                                   | 1893  |
| 1,317 18 4                  | 395 0 0                                    | 6,266 9 8                               | 1 3  | ..                                      | ..                                   | 1894  |
| 1,712 12 5                  | 552 8 3                                    | 8,533 9 6                               | 1 3  | ..                                      | ..                                   | 1895  |
| 2,413 5 6                   | 662 0 0                                    | 9,443 0 11                              | 1 2  | ..                                      | ..                                   | 1896  |
| 2,840 0 0                   | 755 0 0                                    | 14,003 9 1                              | 1 2  | ..                                      | ..                                   | 1897  |
| 3,035 1 10                  | 552 0 0                                    | 15,371 16 7                             | 1 3 $\frac{7}{10}$                             | ..                                      | ..                                   | 1898  |
| 3,015 6 9                   | 599 10 0                                   | 14,100 13 7                             | 1 4 $\frac{1}{2}$                              | 76·2                                    | 33 9 9                               | 1899  |
| 2,872 2 9                   | 623 0 0                                    | 12,578 0 1                              | 1 5  | 76·2                                    | 32 18 2                              | 1900  |
| 3,119 0 5                   | 733 0 0                                    | 11,575 3 5                              | 1 5  | 73·2                                    | 32 17 5                              | 1901  |
| 3,329 0 1                   | 787 10 0                                   | 14,633 11 1                             | 1 6  | 76·2                                    | 33 1 1                               | 1902  |
| 3,576 17 6                  | 823 0 0                                    | 14,752 1 10                             | 1 6  | 84·9                                    | 33 9 2                               | 1903  |
| 3,900 18 2                  | 978 0 0                                    | 18,714 18 9                             | 1 6 $\frac{1}{2}$                              | 87·7                                    | 33 9 4                               | 1904  |
| 4,423 15 4                  | 788 0 0                                    | 20,639 13 1                             | 1 9 $\frac{3}{4}$                              | 86·9                                    | 30 17 9                              | 1905† |
| 4,068 17 5                  | 954 0 0                                    | 21,475 12 9                             | 1 10 $\frac{1}{2}$                             | 84·6                                    | 31 19 11                             | 1906  |
| 4,430 15 7                  | 981 0 0                                    | 20,432 0 11                             | 1 10 $\frac{1}{2}$                             | 81·1                                    | 32 5 1                               | 1907  |
| 4,500 3 9                   | 934 0 0                                    | 20,998 4 0                              | 2 0  | 87·4                                    | 30 17 6                              | 1908  |
| 4,479 18 8                  | 880 0 0                                    | 20,992 13 2                             | 2 0  | 92·4                                    | 29 11 4                              | 1909  |
| 56,996 15 6 $\frac{1}{2}$   | 14,118 5 8                                 | 272,808 8 7                             | ..   | ..                                      | ..                                   |       |

\* December 31 (6 Months).

† 48 Weeks.

## SOME SCOTTISH PRODUCTIVE EFFORTS.

**THE AUCHTERMUCHTY CO-OPERATIVE MANUFACTURING SOCIETY.**—This society was formed in 1862, its object being to provide employment for the handloom weavers, then suffering greatly from depression of trade. It was registered under the Trading Companies Act with six hundred shares of five pounds each, to be paid at once or by instalments of threepence per week. The Wholesale Society was the agent of this society, but the trade never reached very large dimensions, and, for want of business, this little society passed away. It is recorded that a shoemakers' society was also in existence at Auchtermuchty about this time, but the information is too meagre to build on.

**HOSIERY MANUFACTURING SOCIETY, HAWICK.**—At a trade meeting, held on 16th December 1872, it was agreed to form a productive co-operative society as a means of putting an end to the strike in which they (the stocking weavers) were then engaged. There were one hundred and forty-two members, and the shares taken up were two hundred and seventeen. In 1873 they reported that the membership and shares had more than doubled; but in time their limited capital and the long credit demanded by their customers brought about the end of this plucky effort.

**THE MANUFACTURING SOCIETY, DUNFERMLINE.**—This society originated through a public meeting, held by the handloom weavers on 26th September 1872. At the end of the first year they had a membership of one hundred and four, and a capital of £236; but for want of support, both in money and business, the society gradually sickened, and went the way of the others. If there was any loss, it was borne by themselves.

**THE GLASGOW COOPERAGE, THE SCOTTISH IRON WORKS, and THE OAK MILL SOCIETIES** have been dealt with at length in connection with the Scottish Co-operative Wholesale Society.

**THE BO'NESS INDUSTRIAL POTTERY AND MANUFACTURING SOCIETY.**—This society was largely initiated by the leading men of Bo'ness Co-operative Society, who, in

March 1890, issued a prospectus calling upon co-operators to subscribe the necessary capital. The shares were one pound each, and although considerable capital was subscribed by co-operative societies, it was commenced on hope rather than on sufficient capital. Its troubles lasted from beginning to end, which was only about four years. The share capital was all lost, the Wholesale Society losing most heavily.

THE SCOTTISH FARMING ASSOCIATION.—This association was brought into existence to meet a felt want of the retail societies—namely, to provide farm produce of good quality. About £10,000 were subscribed by societies—the Wholesale twice investing £1,000 by the vote of quarterly meetings—while the individual shares and deposits could not be less than £3,000. Five farms were taken—three at Nitshill, one at Castlecary, and one at Campsie. For a time all seemed to go well, the retail societies taking the milk and other produce. But the initial charges were too much for them, and again the want of sufficient capital was telling its tale. The committee struggled on bravely, but the end was reached in 1896. It had eleven years of earnest endeavour, of too much ambition, and too little money. The entire share capital was lost, only the deposits or loans being saved from the wreck.

#### LEITH PROVIDENT SOCIETY.

1878.

Two or three co-operative societies had come and gone in the busy seaport of Leith before the year 1878. Co-operation was not therefore in very good odour when it was again proposed to start a store. But in spite of the prejudice that was shown everywhere, there were some determined spirits who were of opinion that a well-conducted society would be successful. Mr W. F. Stewart, manager of the new branch of the Wholesale Society, Mr James Nicolson, Mr P. Turner, and a few other intelligent workmen were willing to make the attempt. The East of Scotland Conference took up the proposal with enthusiasm, and arranged for a public meeting, which was a decided success; forty-nine members and a promise of £85 share capital was the outcome.



A small shop was rented in Great Junction Street, and opened in May 1878. The first week's drawings were £24. New members joined, and sales and capital increased. In less than a year larger premises had to be secured. Baking was commenced, and boots and shoes and drapery were added in due time. By the end of the second year a horse and van had to be purchased to serve the customers in the extending area of their activities.

From the very first success attended every effort of the committee, and it may be said with truth that they escaped all the usual co-operative infantile troubles. One reason for this placid career arose from the fact that no credit was given, and for many years this policy was rigorously carried out. Five years after the start the weekly sales were £400, the share capital was £2,853, and the members numbered 730. The former failures of co-operative societies were forgotten in the success of the Provident, which, phoenix-like, had risen from their ashes.

Loyalty to co-operative principles marked every step of their progress. A savings bank and an educational department were latterly added, every new departure increasing their prosperity, till now they have a business doing an average trade of £3,877 per week; share capital of £68,762 and loans of £10,814, a total of £79,577; the members numbering 6,095. There has been expended on property £68,837, which has been depreciated by £31,062. This is a record of which any society might well feel proud.

Mr W. F. Stewart has been president since the inception of the society, with the exception of three or four years when Mr Marshall held the position. To Mr Stewart, Mr Nicolson, and the late Mr P. Turner the society owes a debt of gratitude for their long and arduous labours. Mr Briggs, the present secretary, and Mr Terris, the manager, have shown by their work how deeply they are interested in the prosperity of Leith Provident.

#### NORTON PARK SOCIETY.

1881.

This society is largely indebted to the East of Scotland Conference for its formation, which took place in May

1881. This populous district in the north-eastern part of Edinburgh had a large working-class population, who were not slow to avail themselves of the benefits of co-operation. The sales for the first half-year averaged £80 per week, the capital was £247, and the members numbered 180. And year by year increases were recorded. The past half-year's record gives sales at £14,002, the share capital stands at £5,322, while the membership is 997. Of late years St Cuthbert's Society has made overtures for amalgamation, but up till the present Norton Park has not looked favourably on such a proposal. It is greatly to be regretted that wiser counsels do not prevail. There can only be one ending to the solution of the problem, unless there is conciliation.

#### GREENOCK CENTRAL SOCIETY.

1880.

Greenock is the birthplace of James Watt. A great shipbuilding locality, and now the centre of the sugar-refining trade in Scotland, it is a busy hive of industry to-day compared with what it was during the boyhood of the great Watt. It has been rather prolific in co-operative efforts. The first society formed had a short and weakly existence, a defaulting salesman having put an end to its struggles. Greenock Industrial arose on the ashes of this defunct society, and a few years later another society was started in the east-end of the town, called the Greenock East-End Society, which is still in full co-operative life.

The artisans residing in the centre of the town, who were anxious to participate in the benefits of co-operation, appealed to the Industrial Society's executive to have a branch placed in a central locality which would be more convenient than the shops already established. The executive of the Industrial at once agreed, on condition that £100 was subscribed and a guarantee given of fifty new members. The deputation from the centre of the town looked upon these conditions as a refusal of their request, and set to work to form a society of their own. In a very short time they had a subscribed capital of £100 and a membership of fifty, exactly the

figures representing the demand of the Industrial. In May 1880 the new society started with the title of the Greenock Co-operative Society. The name was changed a few years afterwards to the Greenock Central Co-operative Society, so as to make it more distinctive. It was by no means plain or easy sailing for some years. Two large works were burned down, throwing many of the members out of employment. Sometimes there was a small dividend, at other times there was none, and a difficulty was experienced even in paying interest on capital.

They had pessimists with them, as many other societies have had, who recommended that the society should be wound up; but there were others who had faith and courage. When the life of the society hung in the balance, let us look in upon a committee meeting and listen to their arguments. One had proposed to put on the shutters. "What!" said another; "not yet; I'm good for £100 to keep the ship afloat." "Put me down for £50," "And me for £30," cried two others. The ship was saved.

This society has gone on prosperously since. Buildings have been added to buildings, and branches opened in various parts of the town. One of their latest buildings stands on about three acres of ground, which, with certain buildings, including a modern stable affording accommodation for fifty horses, was acquired at a cost of £3,000. This was certainly a happy purchase for the society, and is looked upon as a sound investment.

What changes time brings about! The Central is now the premier society of the town, with the Industrial a poor second. The Industrial had not prospered, so in 1903 it was taken over by the Central. Thus the Industrial, after being thirty-two years in existence, became merged in a younger society. It was a wise step. Then a little society which had been established at Gourock for some years, with a membership of one hundred and fifty, also threw in its lot with the Central.

Co-operation in Greenock has now become exceedingly popular, as can be seen from the following figures:—The membership is now 4,352, share and loan capital £61,457, land and buildings are returned at £41,708, and



the sales £33,566 per quarter, £186 being paid as bonus on wages for the quarter. It will thus be seen that the Greenock Central has had a prosperous career, and its prosperity is largely the result of wise administration. It has been fortunate in having able and sagacious men to guide it. Mr J. P. Weir, its late secretary, was both cautious and painstaking and thoroughly devoted to the best interests of the society. Mr Kee, and now Mr Lemmon, past and present chairmen, and the manager, Mr Aitken, have all assisted in making the Central what it is to-day. Many others who have gone hence, although not named, are certainly not forgotten for the splendid work they did for the Greenock Central Co-operative Society.

23/10/10



## CHAPTER XL.

I look upon co-operation as the beginning of a new era in social progress. Followed out discreetly, it will serve to create temperance, frugality, and many other virtues; and in time give an entirely new aspect to the conditions and prospects of the working-classes. Labour has a bright future before it by associating itself with capital.—*William Chambers.*

## COWLAIRS SOCIETY.

1881.

**S**PRINGBURN is one of the most populous districts of Glasgow. Its population is almost entirely industrial, and just that sober and thoughtful portion of working-men which is attracted to co-operation.

In the spring of 1881 the present society began in a very humble way. It had for its pioneers a few men who had had some experience in co-operation in other towns. The first shop did duty for grocery, drapery, boots and shoes, and possibly was boardroom also; but that only lasted till the people of Cowlairs discovered in their midst a new social and economic institution, entirely set up in their interest. From the first day it was a success. Every branch of business that a society can enter into has been prosperous in Cowlairs. Loyal to the movement, and generous to all deserving objects, they have made quite an enviable position in the comparatively short time they have been in business.

In 1902, when they attained their majority, they commemorated the event by erecting a beautiful granite drinking-fountain for public use, which they handed over to the Corporation of Glasgow; this cost £300.

For some years they have carried on an educational department, which has done good work in the district.

Two branches of the women's guild have been established in connection with the society, which are a great boon to the women themselves and a valuable auxiliary to the society.

Among many earnest and good men, Mr Robert M'Lay and Mr Hugh M'Pherson, chairmen, and Mr Hugh Campbell, secretary, have been earnest and useful workers in the interest of Cowlairst Society; nor can we forget the good service rendered by the late Mr Thomas Barrowman, who held the position of manager for a number of years.

#### OTHER GLASGOW SOCIETIES.

The other co-operative societies in Glasgow are London Road Society, Shettleston Society, and Tollcross Society, all of them doing splendid work for co-operation, and all of them giving loyal support to everything co-operative. Only one thing is required to make them even more co-operative, and that is amalgamation. One great east-end society may be a dream, but it is a dream that should be realised.

#### DRAPERY AND FURNISHING SOCIETY.

The "D. & F.," as it is familiarly called, keeps co-operation well to the front in the midst of bustling competition in the very centre of Glasgow's teeming population. It is rather unique in its constitution, as it is a federation of societies, and at the same time it is a retail warehouse, doing a large business with the general public.

It is one of the latter-day societies, and its inception arose out of circumstances entirely different from what called other societies into being. In 1884-5, co-operation in Glasgow, as will have been noted, was just beginning that continuously successful career which it still pursues. The city societies were content to stock only the plainer and commoner articles that go to make up a drapery department. In fact it cannot be said that any one of them had a properly equipped drapery department; they fell upon the expedient of granting lines to their members, who called at the Wholesale Society's premises and had



their wants supplied from the immense stocks of that organisation. In this way the character of the Wholesale was being changed into a retail business because of the city societies' members with their lines. The directors of the Wholesale reluctantly issued a circular to all the societies interested intimating that after a given date the members of retail societies could not be served with drapery or boots and shoes at the Wholesale warehouse. This seemed a somewhat harsh measure to some of the local societies, but the directors had satisfied themselves that many of the societies were in a position to hold stocks, and they felt by continuing the practice they were giving a privilege to some city societies that was not taken advantage of by many country societies who had already provided themselves with drapery departments.

The question was raised and discussed at length at the Glasgow and Suburbs Conference. A special conference was held to consider the formation of a federated drapery. It is only fair to note that some of the societies held very strong opinions as to their inability to run a drapery department along with their ordinary business; they, therefore, were strong supporters of a federated drapery business. Twelve retail societies signified their intention of forming a federation. The usual preliminaries were soon got over, and on 6th March 1886 the Drapery and Furnishing Society opened premises in Great Clyde Street. The first committee wisely began economically. The rental was only £60, and the other expenses were correspondingly small. It is no exaggeration to say that the D. & F. actually leaped into success at the opening of the premises. At the end of 1886, their first year, the committee were enabled to announce sales amounting to £10,257. Five years afterwards (1891) they had reached £44,312. Of course the expansion of business had necessitated many extensions of premises.

What was feared at the beginning came to pass in 1892-3-4. Two of the twelve societies that formed the federation intimated their intention of opening drapery establishments of their own. The result of this was to severely cripple the D. & F. The trade diminished considerably, the manager resigned, and for the moment

the outlook was anything but promising—in fact, grave rumours were abroad. The committee had not lost hope, if others had; they secured the services of Mr Andrew S. Gardiner, of Hawick, as manager. The committee would be the first to admit that from that moment the dark clouds began to disperse. The D. & F. was soon convalescent. It was an agreeable surprise when at the end of 1895 the decrease in sales was found to be only £517 from the sales of 1891. After this there was continuous improvement.

It now became evident to the committee that the rapidly increasing business could not much longer be housed where it was. The enterprising manager was anxious for a more central locality, where an attractive warehouse in a busy thoroughfare would be certain to gain a large share of public patronage. Unfortunately the desires of a co-operative society cannot be so easily attained as those of a private firm. This was proved when the committee had all but concluded negotiations for the lease of a handsome warehouse at Glasgow Cross; a well-known firm in the city made a higher offer for the premises, and it was accepted. Thus the co-operators were outgeneraled on this occasion. They waited the course of events, and as the firm mentioned had not succeeded as they expected, the premises had to be given up at Whitsunday 1898. No time was lost in making an offer to purchase; this time the D. & F. was successful, and secured the Glasgow Cross Warehouse for £21,000.

Co-operation had now secured one of the finest sites in the city for retail purposes. The warehouse is large and imposing, and when lit up with the electric current, with its striking illuminated title on the front, it is not only attractive to purchasers, but an artistic addition to the street architecture. Increase upon increase followed the removal to the new warehouse. Additional ground was secured at a cost of £6,820, new buildings were erected valued at over £12,000, so that by 1907 the society was in possession of property valued at £40,000, and in that period the business turnover was equal to £124,000 per annum. Tailoring, dressmaking, mantle-making, etc., are carried on in the same premises.

Branches have been planted in various parts of the city to suit the convenience of local societies' members. Of late years, after considerable discussion by the delegates at quarterly meetings, it was agreed to open a large grocery department, which now finds a home in the historic High Street, close to the central buildings.

The forty societies who are members contributed, during the half-year ending January 1910, 41·7 per cent., the 1,899 individual members 31·6 per cent., and the non-members (or passing trade) 26·7 per cent. of the total sales. The last item is creditable, as it shows, in spite of all the prejudice against co-operation, that a large number of the public purchase D. & F. goods on their merits. There is an item in the balance-sheet that deserves attention, namely, employees' bonus, £380 for the six months.

Like most drapers, the society has an annual sale, which has a magnetic effect on some people. It will be sufficient to say that on the first day of the sale in February 1910 the business amounted to nearly £2,600, and £1,000 of that day's sale was credited to the outside public.

From the above it will be seen that this is no ordinary business. It is managed with energy and enterprise. Mr A. Gardiner, the courteous manager, has given faithful and profitable service to the society for many years, and has won the respect and confidence of the directors and shareholders. The late Mr R. Reyburn was an enthusiast in the service of the D. & F., while the late chairman, Mr T. Miller, championed its cause with success on every occasion where it was assailed.

The figures given in the following table speak eloquently of work well done, and they foreshadow even greater results in the future. The D. & F. stands for "determination and fearlessness."

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## PROGRESS OF THE SOCIETY FROM 1886 TO 1909.

| Year. | Number of Members. |             | Shares held. | Net Sales. |    |     | Increases over previous Year. Per cent. | Capital—Share, Loan, Reserve, and Insurance, etc. Funds. |    |    |
|-------|--------------------|-------------|--------------|------------|----|-----|---|--|----|----|
|       | Societies          | Individuals |              |            |    |     |   |  |    |    |
|       |                    |             |              | £          | s. | d.  |   | £  | s. | d. |
| 1886  | 14                 | ..          | 1,805        | 9,242      | 10 | 8½  | ..                                      | 3,676  | 2  | 0  |
| 1887  | 17                 | ..          | 2,525        | 12,380     | 14 | 2½  | 33·95                                   | 5,094  | 15 | 7  |
| 1888  | 24                 | ..          | 3,240        | 17,105     | 19 | 9   | 38·16                                   | 7,029  | 18 | 1  |
| 1889  | 27                 | ..          | 3,475        | 23,329     | 9  | 6   | 36·38                                   | 9,833  | 0  | 8  |
| 1890  | 30                 | ..          | 4,660        | 30,049     | 2  | 3½  | 28·80                                   | 13,396   | 8  | 5  |
| 1891  | 33                 | ..          | 5,380        | 39,917     | 18 | 1   | 32·84                                   | 17,549   | 19 | 1  |
| 1892  | 38                 | ..          | 6,200        | 39,984     | 15 | 7   | 2·09                                    | 20,004   | 5  | 4  |
| 1893  | 42                 | 121         | 10,817       | 34,651     | 19 | 0½  | *13·33                                  | 18,841   | 19 | 6  |
| 1894  | 41                 | 208         | 11,446       | 35,085     | 16 | 1   | 1·28                                    | 19,531   | 6  | 2  |
| 1895  | 39                 | 265         | 6,840        | 39,517     | 19 | 4   | 12·63                                   | 18,147   | 0  | 3  |
| 1896  | 41                 | 298         | 8,987        | 46,798     | 6  | 3   | 16·18                                   | 21,859   | 6  | 3  |
| 1897  | 41                 | 314         | 10,277       | 48,923     | 3  | 0   | 6·55                                    | 22,177   | 4  | 6  |
| 1898  | 39                 | 370         | 10,635       | 52,415     | 10 | 9   | 7·13                                    | 32,882   | 12 | 1  |
| 1899  | 39                 | 430         | 11,279       | 62,767     | 2  | 9   | 19·75                                   | 40,278   | 11 | 9  |
| 1900  | 39                 | 488         | 12,233       | 82,135     | 16 | 7½  | 30·85                                   | 48,798   | 18 | 5  |
| 1901  | 41                 | 553         | 14,261       | 91,359     | 2  | 10½ | 11·23                                   | 56,085   | 4  | 5  |
| 1902  | 40                 | 672         | 15,508       | 106,164    | 14 | 7   | 16·20                                   | 59,838   | 19 | 0  |
| 1903  | 40                 | 792         | 16,857       | 107,248    | 7  | 1   | 1·02                                    | 69,054   | 10 | 9  |
| 1904  | 40                 | 955         | 19,602       | 107,099    | 5  | 10½ | *0·14                                   | 70,217   | 11 | 4  |
| 1905  | 39                 | 1,069       | 20,471       | 106,458    | 16 | 8   | *0·05                                   | 76,426   | 14 | 8  |
| 1906  | 39                 | 1,474       | 22,792       | 116,384    | 18 | 9½  | 9·03                                    | 78,978   | 2  | 0  |
| 1907  | 40                 | 1,580       | 24,358       | 123,669    | 1  | 2   | 6·02                                    | 81,168   | 7  | 7  |
| 1908  | 40                 | 1,741       | 31,029       | 112,894    | 0  | 11½ | *8·7                                    | 88,479   | 14 | 2  |
| 1909  | 40                 | 1,899       | 35,324       | 112,440    | 0  | 0   | *0·4                                    | 89,960   | 8  | 4  |
| †1910 | 40                 | ..          | ..           | 42,605     | 0  | 0   | 8·0                                     | ..   | .. | .. |

† May quarter.

\* Decrease.

## THE ANTI-CO-OPERATIVE MOVEMENT IN SCOTLAND.

It would not be very difficult to prove that opposition to co-operation is quite as old as the movement itself. From the very earliest records we find selfishness assuming virtues it certainly never possessed. In modern times this belief in the superiority of individual effort over that of united effort was not content to merely assume, but in Scotland, in 1888, it took the form of a declaration of war—not of open war, where competition and co-operation would have laid their claims before the unbiased judgment of the world, but a guerilla war, where the valiant defenders of competition could use their privileged position to cripple the most defenceless of the co-operative army.

During the year referred to the Scottish Traders' Defence Association was formed in Glasgow, its declared

object being to sweep co-operation from the country. Soon the traders of other towns were affiliated with the central association, to aid in staying the onward march of co-operation. At first the press was the medium of attack. Co-operation and its leaders were denounced. Co-operators returned fire in grand style, and for a time the controversy waxed vehemently. Mean and false statements were made against managers and foremen of public works, who were charged with using their position for the purpose of coercing the workmen to join the stores. In one case a general manager of a railway company warned his foremen not to take any prominent position in co-operative administration. Through the action taken at once by our leaders this general manager in a few days resiled from the position he had taken up at the dictation of the traders, and allowed the employees their former freedom. Still, the influence of the traders was sufficient to make the position of a poor pointsman untenable; he was given the choice of continuing in his employment, or leaving the store. The response in a case of this kind was, restore the man, or no traffic. The man was restored. When the battle raged at its fiercest, the Scottish Section of the Co-operative Union sent a challenge to the Traders' Defence Association to publicly debate the merits of co-operation *versus* private trading. Some time afterwards the challenge was accepted. Mr James Deans was chosen to champion the cause of co-operation, while Mr Robert Walker, organising agent of the Traders' Defence Association, was selected to uphold the merits of private trading. On 5th February 1889, the Waterloo Rooms, Glasgow, was crowded with an audience composed by arrangement of equal numbers of co-operators and traders. The audience soon made it known what side they belonged to when the champions appeared. Mr John Turnbull, president of the Glasgow Parliamentary Debating Society, made an excellent chairman. Of course, no award was made, but, whatever the traders thought of their champion, the co-operators were more than delighted with the gentleman who had championed their cause; he won golden opinions from his own side, and even encomiums from his opponents.

A short time afterwards Mr Deans was made the recipient of a handsome testimonial from the co-operators of Scotland in acknowledgment of their high appreciation of the service he had rendered to co-operation. The direct effect of the debate was felt in the quieter and more peaceful attitude the traders assumed for some months after, although employers of labour were still being approached and urged to dismiss those of their employees who still persisted in remaining members of the store.

Co-operation seemed to have greatly benefited by the traders' agitation, for the attention of the people was now drawn to the subject in a manner it had never been before. This naturally incensed the Traders' Association, and in 1895-6 the war broke out afresh. The press had columns of correspondence, the letters, frequently anonymous, making more or less untruthful statements regarding co-operative societies and their methods. Public meetings were held in most of the towns in Scotland, more especially in those towns where there were flourishing societies. Speeches were delivered by officials of the Traders' Association, who certainly could not be blamed for moderation in the terms they used when denouncing co-operation. When an opportunity was given at any of these meetings to ask questions, the local co-operators arranged to put some pertinent queries that have not yet been answered.

In the letters which appeared in the press, and in the platform speeches, the principal objective was that all employers of labour should cease giving employment to persons who were either directly or indirectly connected with co-operative societies. But co-operators were neither silent nor inactive. Meetings were held, and the arguments of the traders vigorously replied to. A committee of representative co-operators was formed, called the vigilance committee. A fund was willingly subscribed to, and in a short time the sum of over £20,000 was at the call of this committee.

A so-called "manifesto" was issued by an individual trader, in which he set forth that after a given date the co-operators were to be practically cut adrift from civilisation. We have only space for the last clause, which



practically explains what he had said before:—"That we, the traders of Scotland, have signed an agreement that we shall only purchase goods from those wholesale houses and manufacturers who have publicly advertised themselves to be non-supporters of co-operation." This "manifesto" was evidently a one-man show, and was repudiated by the officials of the traders' organisation. They felt somewhat jealous of anyone else having a tilt at co-operation; they had promised to slay the monster, and they could not tolerate the idea of any individual interfering and partaking in the pleasure of even having a slap at it in passing.

The Co-operative Vigilance Committee now sent forth a manifesto, which read as follows:—

#### MANIFESTO.

##### CO-OPERATORS AND THE TRADERS' DEFENCE BOYCOTT AGITATION.

*Appeal to co-operators, trade unionists, social reformers, and all in sympathy with the improvement of the condition of the people.*

The system of production and distribution of the commodities of life by combined action on the part of the working-classes, or what is popularly termed co-operative enterprise, after more than fifty years of anxious thought and labour, has assumed proportions of so gigantic a nature, and its rate of progress, especially in the cities and large manufacturing towns, has so much increased, that a section of the trading community have become seriously alarmed. The columns of the press have for weeks been largely occupied by articles and correspondence commenting upon and violently attacking co-operation as a method of trading, and a combination of traders has been formed against it. The tactics of our opponents are peculiar. They desire to shake the confidence of the people in the financial stability and the beneficial results of the movement, even to deprive its members of their means of livelihood, and it is not thought advisable that co-operators should let their voice be unheard on the matter.

The object of our enterprise is to eliminate the principle of individualism from trade and commerce, and to gradually establish a system of trade the benefits of which will not be mainly confined to the few, but will be largely shared by the whole community. Co-operators fail to discover how such aspirations and efforts can be either legally or morally wrong, and, if not, why they should be interfered with by any party in the prosecution of their work.

They consider it very unreasonable on the part of private traders to claim that to them should be exclusively be given the privilege of conducting the trade of the country, or to suppose that trade should for all time be conducted on the principle of individual enterprise. It is admitted that private enterprise has

in the past stimulated effort and conferred many benefits upon the country, but it has also been the source of much that is evil. We propose to eliminate it, and to do so certain changes are necessary. As hand labour has been all but entirely superseded by machinery, with universal advantage, so private enterprise will be compelled to give place to a better and more perfect system, of which co-operation is the pioneer.

The trend of affairs is obviously in the direction of associated effort. It may be noted even in the ranks of capitalists and traders themselves in the form of limited liability companies and syndicates. Competition has thus developed into combination, and the wisdom of the principle is everywhere approved by those in business, for it enables them to raise the price of commodities, or at least to increase the profit to be derived from them. It is, however, a two-edged weapon, and the reason for this virulent attack on the co-operators may no doubt be found in the fact that they have used it to diminish profits and cheapen commodities.

That the co-operative movement has been the means of conferring enormous benefits on a large section of the working-classes is admitted by all unbiased persons, and the movement has on this account all through its history received the approval and support of the most eminent thinkers and writers in the country.

The following statistics will show at a glance the financial stability of the movement and the business capacity it has developed among the wage-earners of the country, but it is difficult to estimate the measure of comfort and happiness implied by this wealth in the homes of the people :—

|   |             |
|---|-------------|
| Number of societies in the United Kingdom |             |
| at the end of 1895.....                   | 1,711       |
| Number of members .....                   | 1,414,158   |
| Amount of share and loan capital .....    | £20,331,569 |
| Amount of trade.....                      | £52,502,126 |
| Profit.....                               | £5,397,582  |

The Scottish Co-operative Wholesale Society has been specially attacked, but the soundness of its financial condition, as well as the colossal dimensions of its trade, may be judged by the following statistics :—

| Trade for twelve months, to 28th March                               | £         | s. | d. |
|--|-----------|----|----|
| 1896.....  | 3,545,925 | 3  | 4  |
| Share and loan capital at 28th March                                 |           |    |    |
| 1896.....  | 1,123,655 | 0  | 3  |
| Reserves at 28th March 1896.....                                     | 83,680    | 19 | 2  |
| Investments at 28th March 1896.....                                  | 57,940    | 3  | 3  |
| Paid for land, buildings, plant, and machinery, 28th March 1896..... | 519,935   | 19 | 4  |
| Depreciation on same, 28th March 1896.                               | 174,485   | 19 | 4  |
| Nominal value, 28th March 1896 .....                                 | 345,450   | 0  | 0  |
| Cash balance, 28th March 1896 .....                                  | 365,594   | 19 | 10 |

The effort presently being made to boycott co-operators in their employment is both unwarranted and unjust. It is the wage-earner who alone has the right to say where and how his wages will be spent, but, retorts the private trader, the employer also possesses the right to say whom he will, or will not employ. We grant it; but the motive and object of his doing so will be taken into consideration, and we do not hesitate to affirm that an endeavour to coerce individuals by fear of losing their employment into spending their wages in certain ways will be regarded as conduct of a mean and selfish description. It will receive the condemnation of every fair and right-minded person, and, if enforced to any extent, will not only be strenuously resisted by co-operators, but will, we feel sure, be resented by trade unionists, social reformers, and all who have the welfare of the working-class at heart.

*Pro* the Vigilance Committee,

PETER GLASSE, Chairman.

JAMES DEANS, Secretary.

In reply to the above manifesto, the traders wrote as follows:—

#### MANIFESTO.

Central Office, 67 West Nile Street,

Glasgow, 25th May 1896.

Dear Sir,—The Traders' Defence Association of Scotland believe that the time has arrived when vigorous action should be taken by manufacturers and merchants against the movement misnamed co-operation, which aims at the destruction of all individual trading and private enterprise.

The association have printed a notice for posting in factories, workshops, and warehouses, and, in case you should be at one with them as to the principle of the non-employment of co-operators by private traders, a copy is enclosed for your use.

While the association represent the urgent necessity of manufacturers and other employers of labour recognising and acting upon the principle referred to, you must understand that it is left solely to your own discretion as to whether you should use the notice, but if you decide to do so kindly send intimation to that effect to the organising agent, Mr Robert Walker, at the above address, as it is proposed to publish a list of those firms who adopt this course.

The association will be glad to supply you with additional copies of the notice should you require them.

For the Board of Management, yours truly,

ROBERT MOWAT, President.

#### NOTICE.

All employees who are directly or indirectly connected with any co-operative society must cease to have such connection before .....if they wish to retain their employment, or accept this intimation in lieu of the usual notice to leave.



It is to be feared the issue of these manifestoes did not allay the bitterness, but rather accentuated it. The sentence that inflamed the traders most was that which says, "The object of co-operative enterprise was to eliminate the principle of individualism from the trade and commerce of the country." From that day forward they have made capital out of this sentence, never once suggesting that they had again and again threatened and promised to sweep co-operation from the land.

The notices referred to were posted in the workshops of many towns throughout Scotland, and notices of withdrawal from societies were made, but not to an alarming extent. A great number of employees preferred dismissal from their employment to giving up their membership at the store. Mr Deans, in writing on the subject, says: "A painful and most regrettable feature of the tactics of the traders at this time was that a section of them appeared to purposely select as their victims of the boycott the sons and daughters of poor widows, who were in several instances the sole support of their widowed mothers, and in many other instances there was evinced a heartlessness of conduct which constitutes a serious reflection on our common humanity."

It is interesting to note that, despite the great efforts made by the traders' organisation, very many employers of labour flatly refused to interfere with the freedom of their employees. Mr Peter Glasse, the chairman, and Mr James Deans, the secretary of the vigilance committee, called on a number of employers, who assured them that they had no sympathy with the tactics of the traders. One large employer of labour is reported to have said that he would rather close the gates of the works than resort to any such action as that suggested by the traders.

But the boycott proper was yet to come. The fleshers of Glasgow, alarmed at the great success of our societies in the butchermeat trade, decided to hold a mass meeting to consider their position in relation to co-operation. At this meeting it was resolved "that the fleshers of Glasgow pledge themselves to refuse to supply co-operative societies, either wholesale or retail, with fleshmeat, or to have any commercial transactions with them of any

description whatever." Printed notices were at once posted outside the dead meat market in Glasgow, which read as follows :—

#### CO-OPERATION.

##### NOTICE.

In compliance with the resolution come to at the mass meeting of master fleshers, held in Trades Hall, on Thursday, 25th June 1896, intimation is given that from and after this date no co-operative society will be supplied at this establishment.

Glasgow, 25th June 1896.

The salesmen, with one exception, were compelled to cease doing business with the societies. The market is the property of the Corporation, and the markets committee, representing the Corporation, caused the notices to be removed. But that in no way affected the boycott, which still continued. Co-operators, too, in some mysterious manner were being partially supplied, and there was trouble in the enemy's camp.

The successful efforts of the Wholesale Society to bridge over the difficulty ought never to be forgotten at this time. Profit was no part of the business with the Wholesale; it was simply a determination that the societies should not suffer by the traders' tactics. Societies that had not been over-loyal formerly now found that their only chance of supply was through the Wholesale Society.

Public meetings were held by both parties, and in a traders' meeting the business capacity and ability of the Wholesale buyers were attacked; the speaker was landed in a law court, but without result. To keep up the agitation against co-operation, two periodicals appeared in 1897. Each of them did its best (which was not very much) to traduce the movement and the men who took a leading part in its administration. All this trumpet-blowing and loud denunciation of co-operation was only adding members and trade to co-operative societies.

Up to this point the traders felt they were making no progress, and something more sensational must be done if they were to win. An advertisement appeared in the *Glasgow Herald* of 29th March, stating that at the sale of cattle that was to take place that day at Yorkhill Wharf, "no co-operative society, or persons selling to or dealing

with co-operative societies directly or indirectly, will be allowed to bid." The auctioneer, Mr Roderick Scott, stated the conditions of sale before commencing business ; he stated also that if an animal was accidentally knocked down to a person who afterwards was proved to be a co-operator, delivery would not be made. But there must be two at the making of a bargain ; and as the Wholesale Society, through its efficient buyer, Mr William Duncan, was a constant and large purchaser in the market, they were not going to allow Mr Scott to thus ride roughshod over them without having something to say. Accordingly, Mr Duncan made a bid of twenty pounds for an animal that was put in the ring ; he was of opinion that the sum he had bid was its full value. The auctioneer wished to know if he (Mr Duncan) represented the Wholesale Society. Mr Duncan answered in the affirmative, adding that he would pay cash for the animal. The bid was declined, and the animal was knocked down to another bidder for eighteen pounds fifteen shillings.

It has to be borne in mind that this market is also the property of the Corporation of Glasgow. On Mr Duncan reporting the incident to his committee, the chairman and Mr James Marshall (manager), of the Wholesale Society, proceeded to Yorkhill, at the next public sale, to acquaint themselves with the methods prevailing there. It will be sufficient to say that they received a rather warm reception from the assembled fleshers. Sir James Marwick, town clerk, acting for the Town Council, was appealed to. Sir James wrote an exhaustive letter on the subject to Mr Roderick Scott as chairman of the fleshers' executive. The following quotation from the letter will be sufficient to show the opinion of the Council : " But, if the fact be as reported to the committee, and stated above, they deem it necessary to remind you that the foreign animals wharf is a public place provided for the service of the whole community, and that no auctioneer or seller of animals there is entitled, or can be permitted, to discriminate between persons to whom animals shall be sold, so long as the bidder, whether a member of a co-operative society or not, is prepared to satisfy the seller of his ability to pay the price offered. In other words, the seller



has no right to differentiate between members and non-members of such societies."

The press generally took the same view of the situation as Sir James Marwick states in his letter, and strong condemnatory articles of the butchers' tactics appeared from time to time in the leading newspapers. Still the butchers held on their way, vowing vengeance, as only butchers can, on all who trafficked with co-operators. Local societies purchased their supplies from neighbouring farmers; this greatly enraged the butchers' organisation, which used every means in its power to get the farmers to pledge themselves not to supply to stores. The farmers, as a rule, rejected their proposals with contempt.

The directors of the Wholesale Society were equal to the occasion, and arranged for direct shipments of Canadian cattle to arrive weekly. If a little money was lost to the Wholesale in this effort, the stores were saved much annoyance and money in having their supplies brought to their door. This move of the Wholesale Society fairly upset the butchers; they at once circularised shippers of cattle and shipowners, and their chairman hurried off to the States and Canada to try to stop supplies. But all to no purpose; co-operators, through their Wholesale, had more resources than were dreamt of in the butchers' philosophy.

As the result of much earnest and continuous work, the Town Council of Glasgow at last moved in the matter. They passed what was called new by-laws for the markets. These by-laws made it imperative for salesmen in the markets to receive all bona-fide bids, and inflicted a penalty upon any salesman who refused to accept such bids. This, most people would have thought, should have settled the market question; but it only fanned the fire to a whiter heat. The Wholesale Society raised an action for damages against Mr Roderick Scott on account of loss sustained by the society because of his refusal to sell to Mr Duncan, their buyer, an animal for which he had offered the highest price in the public market. Mr Bishop, of Leith, was also brought into court for libelling the buyers of the Wholesale Society in a speech he made at a traders' meeting. In both cases the Sheriff decided

against the complainers. Still, the Wholesale Society, through its directors, were not satisfied that justice had been done to co-operators, and they forthwith raised an action against the Master Fleshers' Protection Society and the cattle salesmen for breach of the Conspiracy Acts, by conspiring to damage the trade of the society by refusing their buyer's bids in public auction marts at Glasgow. This case came before Lord Kincairny, in December 1897, but his lordship decided that there was no case, and the matter dropped.

The market question had now somewhat passed out of the hands of the co-operators. The Corporation by-laws alluded to, if carried out, would upset the butchers' plans. They defied the Corporation, and the case was taken to Court, and latterly to the House of Lords, where it was decided that in such a market all honest bids must be taken in accordance with the by-laws. This was a terrible blow to the knights of the cleaver. They resolved to sell no more cattle publicly; all sales in future would be by private bargain.

There had always been a section of the Town Council in favour of rescinding the by-laws, but up to 1909 they were in a minority. In the year mentioned the question was again brought up, and, after discussion, it was found there was a majority in favour of rescinding the by-laws. The salesmen and the butchers had won. But it was not the want of supplies that troubled co-operators now—that was assured; it was the principle that a portion, a very large portion, of the ratepayers were shut out from the use of their own markets. It was hoped for a time, with the organising aid of the vigilance committee, that an element more co-operative would have been introduced into the Council at the next election, but the apathy of the co-operators generally was much greater than the zeal of the vigilance committee, so that little or no change took place.

To-day the boycott is a memory. The traders have found to their cost that the movement they sought to destroy has its roots too deeply fixed to be easily torn up. After all, co-operators had nothing to complain of in regard to their prosperity during the long-drawn battle; sales, members, and capital all increased abnormally, largely through the advertisement they got by the agitation.

During the ten or twelve years over which the controversy raged with fury, some leading co-operators distinguished themselves in many ways. By their arguments they brought conviction to many of the righteousness of the cause; and by their willingness to appear wherever there was danger and to take part in the fight, they in many ways proved their worth, and established their claim to be trusted. They claim no reward; but if it were in our power, we would give a dozen of them the "legion of honour."

23/10/10





## CHAPTER XLI.

'Tis education forms the common mind ;  
Just as the twig is bent, the tree's inclined.

—Pope.

“ THE SCOTTISH CO-OPERATOR.”

AS was noticed in former chapters, the only co-operative journal which Scotland had in the past was that brave little effort of Mr J. T. M'Innes, of Barrhead, who published the *Scottish Co-operator* from 1863 till 1871. It was also noticed how that journal and Mr H. Pitman's *Co-operator* were incorporated in the *Co-operative News* in the latter year. Kinning Park Society, in June 1891, issued a monthly journal, named the *Kinning Park Co-operator*. It was a well-conducted and valuable paper, and was much appreciated not only by Kinning Park members but by co-operators generally in the other city societies.

In 1893, a few of the more enthusiastic city leaders were of opinion that the time had come when a newspaper for the whole of Scotland ought to be published. A society was formed, and the *Kinning Park Co-operator* was merged in the *Scottish Co-operator*, which was published monthly. It is necessary to state that the object of forming the society for the publication of the paper was not to make profit ; it was rather to interest members in the principles of, and to inform them in everything pertaining to, co-operation in Scotland.

The private traders' agitation against co-operation kept the members anxious in those lively times, and the executive of the “ Scottish Co-operator ” Society decided to issue the paper fortnightly. This continued till 1901, when it was seen that a weekly issue would be

much appreciated. Since that date it has been a weekly journal, and has been conducted with ability and discretion. It holds no brief for any particular school of thought, but is most tolerant to all. The social and economic problems are from time to time dealt with in their relation to co-operation in a thoughtful yet hopeful manner. It gives encouragement to all forms of united effort, but clearly points to their practical limitations.

Dr. Henry Dyer, LL.D., who fills the editorial chair, is well qualified for his post, not only from his deep sympathy with the people's endeavours to attain to a better and a more humane state of society, but from his long and well-directed studies in social and economic subjects. The paper is printed at the Shieldhall works of the Scottish Co-operative Wholesale Society. Rumours have lately been heard of a working arrangement between the *Scottish Co-operator* and the *Co-operative News*. If such can be carried out without injuring the characteristics of either paper, then it would only be co-operative that it should take place; the result would be economy and the disappearance of the slightest semblance of competition. The *News* for years has published a Scottish edition, which is also very popular, and a working agreement between the two organisations would place both journals on a more truly co-operative basis.

#### SCOTTISH CO-OPERATIVE LAUNDRY ASSOCIATION.

Barrhead Society, through its executive, has been in the forefront of almost every co-operative venture that has taken place in Scotland during the last fifty years. It is not then to be wondered at that they took a prominent part in connection with the inception of the Co-operative Laundry.

During the year 1896 many mean devices of the traders came to light, but none affected the movement so directly as the pressure that was brought to bear on some employers of labour to give their employees the choice of leaving their employment or their membership of the co-operative store. It appears that a Barrhead firm had lent a willing ear to the competitive

champions. This firm made it known to their workers that they could not be in their service if they continued members of the co-operative society. Barrhead Society called a special meeting to consider the situation. It goes without saying that tyranny was about the mildest term used by the speakers when describing the choice which the firm had given to its workers. An understanding was come to that some kind of industry must be started to employ the people who preferred to stand by principle. In the meantime, most of the men who had chosen to leave their employment in preference to leaving the store had secured other employment. This did not in any way allay the strong feeling that had been raised. The operation might be repeated in other industries to-morrow; so reasoned our Barrhead friends in casting about for some co-operative enterprise that would take up any surplus labour of the town. It was ultimately arranged to form a laundry that could undertake the work of many societies. It was a happy idea, for there are few industries that would appeal more strongly to the households of co-operators. The question was carried to the Renfrewshire Conference, which took up the suggestion heartily; while the Glasgow and Suburbs Conference and the Ayrshire Conference were not slow in showing their sympathy with the scheme. The three conference associations appointed a committee to visit the societies in their respective districts and ask them to subscribe share capital, and generally give their help to the proposed laundry. By the end of July 1897 share capital to the amount of £945 had been subscribed by twenty-six societies.

Ground was secured in Barnes Street, Barrhead, where suitable buildings were erected and machinery installed. Work was commenced in June 1899. The share and loan capital was only £1,291, while £1,881 had been expended on buildings and plant.

The committee were full of faith in the ultimate success of the enterprise, and this to some extent made up for the insufficient capital. During the first three years of their operations, it was found that the losses totalled £840, 10s. 10½d.; these were largely incurred by



the heavy preliminary expenses. The sum of £960 was obtained on loan from the Wholesale Society, on security of a bond on the property.

Still it was an uphill fight, but the committee were confident of winning the battle. As matters did not improve financially, they turned to their good friends the Barrhead Society, who gave them a temporary loan of £500. This steadied the shaking fabric. Trade was increasing. By June 1902 a profit of £20, 2s. 11½d. was declared. Two years afterwards the deficit was cleared off, and in December 1904 there was a profit of £358. The committee discreetly applied that profit to depreciation.

At the close of the year 1909 there were sixty societies in membership; shares and deposits amounted to £6,315, private deposits £1,388, a total capital of £7,703; and a profit of £545 on the half-year's trade. Mr Robert Campbell, president, and the committee deserve the success they have achieved; and, further, they deserve to be supported in the future for the good work they have done for co-operation.

## STATEMENT OF PROGRESS.

|                     |     | Trade Done. |    |     | Wages Paid. |    |     |
|---------------------|-----|-------------|----|-----|-------------|----|-----|
|                     |     | £           | s. | d.  | £           | s. | d.  |
| 1st Report, — Weeks | ... |             |    |     |             |    |     |
| 2nd Report, 26 "    | ... | 658         | 14 | 7½  | 650         | 2  | 2½  |
| 3rd Report, 26 "    | ... | 931         | 5  | 11  | 674         | 12 | 1   |
| 4th Report, 26 "    | ... | 1,123       | 12 | 9½  | 768         | 0  | 10½ |
| 5th Report, 26 "    | ... | 1,270       | 18 | 8½  | 804         | 14 | 3   |
| 6th Report, 23 "    | ... | 1,031       | 11 | 11  | 645         | 14 | 2½  |
| 7th Report, 26 "    | ... | 1,400       | 16 | 6½  | 824         | 16 | 9   |
| 8th Report, 26 "    | ... | 1,538       | 5  | 0   | 881         | 17 | 0   |
| 9th Report, 26 "    | ... | 2,018       | 5  | 1   | 1,097       | 3  | 11  |
| 10th Report, 26 "   | ... | 2,076       | 6  | 2½  | 1,157       | 11 | 6   |
| 11th Report, 26 "   | ... | 2,451       | 3  | 7½  | 1,247       | 16 | 0   |
| 12th Report, 26 "   | ... | 2,326       | 3  | 6½  | 1,192       | 7  | 9   |
| 13th Report, 26 "   | ... | 2,856       | 8  | 3½  | 1,366       | 6  | 11  |
| 14th Report, 26 "   | ... | 2,893       | 11 | 2   | 1,482       | 14 | 2   |
| 15th Report, 26 "   | ... | 3,653       | 14 | 11½ | 1,796       | 0  | 11  |
| 16th Report, 26 "   | ... | 3,937       | 8  | 3   | 1,959       | 15 | 3   |
| 17th Report, 26 "   | ... | 4,438       | 3  | 0½  | 2,150       | 14 | 4   |
| 18th Report, 27 "   | ... | 5,199       | 5  | 6   | 2,509       | 9  | 1   |
| 19th Report, 26 "   | ... | 5,423       | 15 | 7½  | 2,606       | 17 | 10  |
| 20th Report, 26 "   | ... | 5,729       | 11 | 7   | 2,715       | 19 | 2   |
| 21st Report, 26 "   | ... | 6,085       | 12 | 6½  | 2,809       | 12 | 4   |
| 22nd Report, 26 "   | ... | 6,063       | 7  | 10  | 2,875       | 10 | 6   |

## CITY OF DUNDEE SOCIETY.

It was in 1897 that a number of earnest co-operators, attached to the Dundee East Society, after many attempts to bring that society into line with modern co-operative ideas, made up their minds to form a new society. They were joined by others who had never looked favourably on the methods of Dundee East. At first it was an uphill fight; for the failure of Dundee West Society, in 1881, which has already been referred to, was still in the minds of some who had lost by it. But the slow progress at first in no way discouraged the little group of workmen who had banded themselves together to establish co-operation on proper lines. The first half-year's trade only amounted to £1,107. The following six months these figures were exactly doubled. Since then they have gone on increasing—in sales, membership, and capital—till, in March 1910, their members numbered 1,881; the share capital, £8,836; and the six months' trade, £28,202. They have established six grocery places of business in different parts of the town, they have a drapery and boot and shoe warehouse, a hardware and furnishing department, and a well-equipped bakery. A vigorous committee attends to educational matters, whose efforts are much appreciated by the members. Two branches of the Women's Guild carry on useful and interesting work at the Central and Lochee.

This society deserves recognition, for it started in the midst of an opposition which, after a long-drawn-out effort to strangle the young society, seems now to have recognised defeat. Much energy and determination were required on the part of the men who led the society, and these virtues have never been wanting in the administration of the City of Dundee Society.

## A FEW EAST AND NORTH-EAST SOCIETIES.

DUNDEE AND DISTRICT CO-OPERATIVE COAL SUPPLY ASSOCIATION.—Established in 1890, this society has had a most successful career. It applies one per cent. of its profits to education and charity. In 1891 the capital was £418, the membership 1,179, and trade 2,047 tons.

In 1909 the capital was £3,838, members 2,185, and trade 8,217 tons. It is affiliated with all co-operative organisations that have for their object the further development of co-operative thought and practice.

Numerous efforts have been made in the North-East of Scotland to establish co-operative societies in the villages and small towns where there is employment for a few workmen. With very few exceptions, these efforts have been entirely successful; only limited space keeps the writer from giving a sketch of the manner by which they surmounted their many difficulties.

STRATHKINNESS, FIFE.—This society was instituted in 1872 by a few quarrymen, and it is recorded that at first, even at so late a date as 1872, the dividend was paid in goods. The quarries are now getting worked out, and the population has consequently declined. The brave little store still fights on, and nobly upholds the banner it raised nearly forty years ago.

ST ANDREWS, FIFE.—Largely through the efforts of the Conference Association, the torch of co-operation was lit here in 1900, and it is now sending its kindly rays over a large area in and around the old University city. Judging from the minutes of the committee, the ability and energy of St Andrews are certainly not all centred at the colleges.

NEWBURGH AND DISTRICT, FIFE.—The Conference Association again were the assistant-builders at Newburgh, where the present society was formed in 1903, with fifty members and £50 of capital. The usual obstacles had to be surmounted, while opposition had to be faced and overcome. Now the business is thriving; the members number 196, the share capital amounts to £1,474, and loans £872, the trade for six months being £2,292. A good and loyal society that deserves all success.

FRASERBURGH, ABERDEENSHIRE.—This is a small but vigorous society, and was only started in December 1905, with a membership of ninety-one and a capital of £150. The sales have risen from an average of £55 per week to over £100. In four and a half years they have paid in dividend and interest £1,066, and have now a reserve fund of £39. The secretary says: "We stock nothing but Scottish Co-operative Wholesale Society goods, and are



confident that this is a great factor in the co-operative movement." This sentiment is not so widespread as it ought to be.

HUNTLY, ABERDEENSHIRE.—Another praiseworthy effort that is making progress, although only a few years in existence. It is isolation that retards the progress of those brave little societies.

#### SCOTTISH CO-OPERATIVE WOMEN'S GUILD.

A meeting was held at the Edinburgh Congress in 1883, composed entirely of women. Although the meeting was not reported, there is no doubt as to its purpose—namely, to develop the Women's League, which has for its object the spread of co-operation. The subject had been in the minds of some ladies since the Oxford Congress of the previous year—Mrs A. H. D. Acland, of Oxford, and Mrs Lawrencesson, of Woolwich, being enthusiastic in its formation. It was not till 1889, or six years after the League—now known as the Guild—had been brought into existence, that any steps were taken in Scotland to develop it. The educational committee of Kinning Park Society were anxious to interest the women of their society in co-operation generally. They proposed to institute cookery classes as a means of bringing the women together, and they hoped, not unreasonably, by imparting useful practical knowledge in cookery to add greatly to the domestic economy and comfort of the member's household. The classes were a great success from the start, and opened up a new vista of hope. The committee saw a powerful agent for propaganda in the frequent meetings of their lady pupils; the women, on their part, were strongly of opinion that a closer bond of union should exist between them than merely attending cookery classes. The committee called a special conference to consider further efforts of usefulness. Mr D. M'Culloch presided, and thus became "the father of the Guild." A letter from Mrs M'Lean was read, in which that lady sketched a scheme of work which included mutual instruction in almost every domestic duty. Twenty-one names were enrolled, the first name being that of Mrs M'Lean—thus beginning, at its very inception, the work to which in after years she rendered such valuable service. The Guild was thus formed in Scotland in 1889, and the idea spread with

wonderful rapidity over the country, until now there are few societies of any pretensions but have a faithful auxiliary in the women's guild.

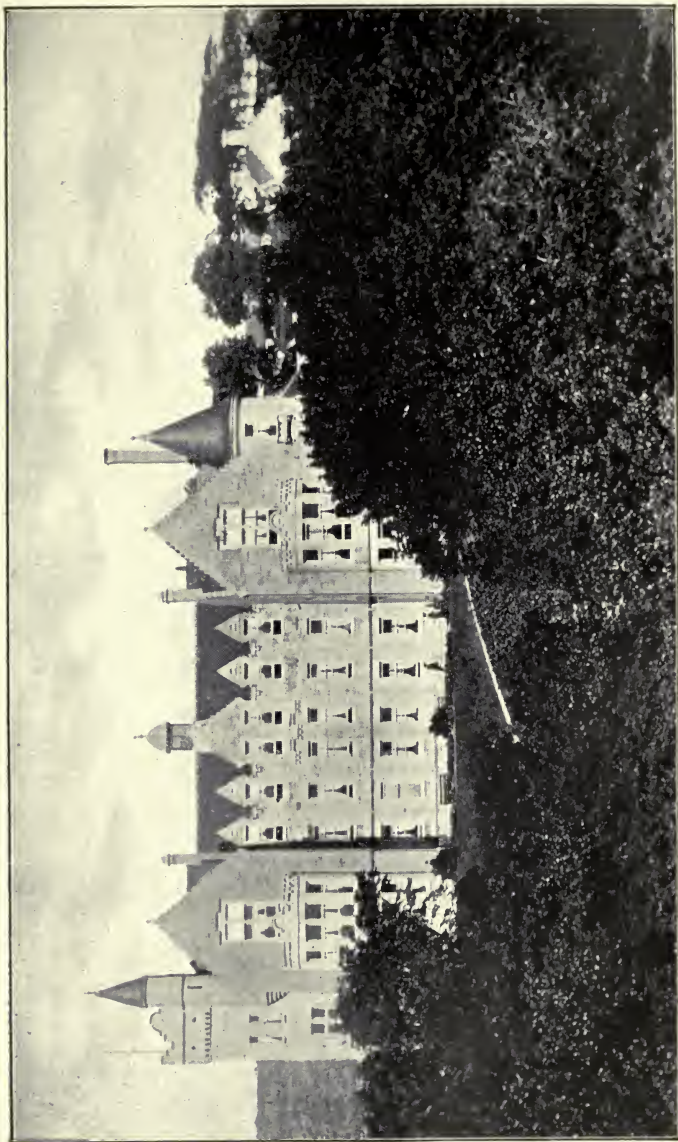
The work of the Guild has greatly expanded since then. If it has cost a little to carry it on, this has been more than repaid in the knowledge that the information gained by the women at these guilds will greatly improve the domestic arrangements, and make homes happier and brighter. Sick-nursing, ambulance-work, and some knowledge of the general laws of health are simply invaluable in the workman's household, and have been too long neglected. Add to this, instruction in dressmaking, millinery, fancywork, etc., and it will be readily conceded that the guild is of inestimable value to the ordinary household. But it has repaid the movement in another way that is apt to be forgotten. But for the sympathy and well-directed energy of the guilds, it is very questionable if the Convalescent Homes would have been in the position they are to-day; as it is to the guilds that they are largely indebted for the two successful bazaars which yielded about £7,000 towards the building funds of the Homes.

There are now considerably over ten thousand members in connection with the guilds in Scotland; and we fervently hope that their numbers and usefulness may increase.

#### SCOTTISH CO-OPERATIVE CONVALESCENT HOMES.

Since the inception of the co-operative movement in Scotland, the members of the societies have never turned a deaf ear to the cry of the distressed. We have seen how, over a hundred years ago, they made allowance in their rules to assist those who unfortunately were in want or sickness. When our societies became more prosperous, the modern charitable institutions could always depend on generous contributions. It requires no argument, and it certainly implies no boast to say that this was no more than the plain duty of a cause which professed brotherhood.

As time went on, and ideals were getting better understood, some of the more advanced leaders, who held that co-operation stood for more than mere monetary gain, cast about them for a practical scheme for assisting



Seamill Home, West Kilbride.





those members who after an illness had frequently to return to their employment before their health was properly restored. A convalescent home, where the worker might recuperate, and where change of scene would invigorate, was at once a practical and a truly co-operative idea. It was at a meeting of the Ayrshire Conference Association, held at Ardrossan in January 1890, that Mr George Seymour read a paper on the subject. The project was at once taken up with considerable enthusiasm. At first it was thought that about £2,000 would suffice for the purpose. Plans were prepared on this basis, and societies were appealed to for the necessary funds. The committee were unceasing and most energetic in visiting societies and laying the claims of the scheme before the committees and members. At the first meeting of subscribing societies it was decided to extend the scope of operations. The committee were instructed to prepare rules, secure a suitable site, and get plans drawn on a much larger scale. Messrs Bruce & Hay, architects, Glasgow, generously offered to prepare plans free of cost. The plans submitted were considered by the committee as too extensive, and they decided to proceed with only one-half of the proposed building at that time. An ideal site was secured near West Kilbride; the ground measured about two acres, on which there was an annual feu-duty of thirty pounds.

The first sod was cut by the writer of these lines, on 16th September 1893, in presence of hundreds of representative co-operators from all parts of the country. While the building was in its first stage of construction, the committee were delighted to receive information of Mr William Barclay's intention of giving £2,000 to assist in the erection of the Home. This sum was gratefully received, and it allowed the committee to proceed with the erection of another wing, which was to bear the donor's name. The remaining part of the plan was finished in 1902. The furnishing of such a great building required an immense sum, and the coffers were nearly empty. Some great effort would require to be made. Then it was that the Women's Guild stepped forward and solved a problem that seemed too much for the

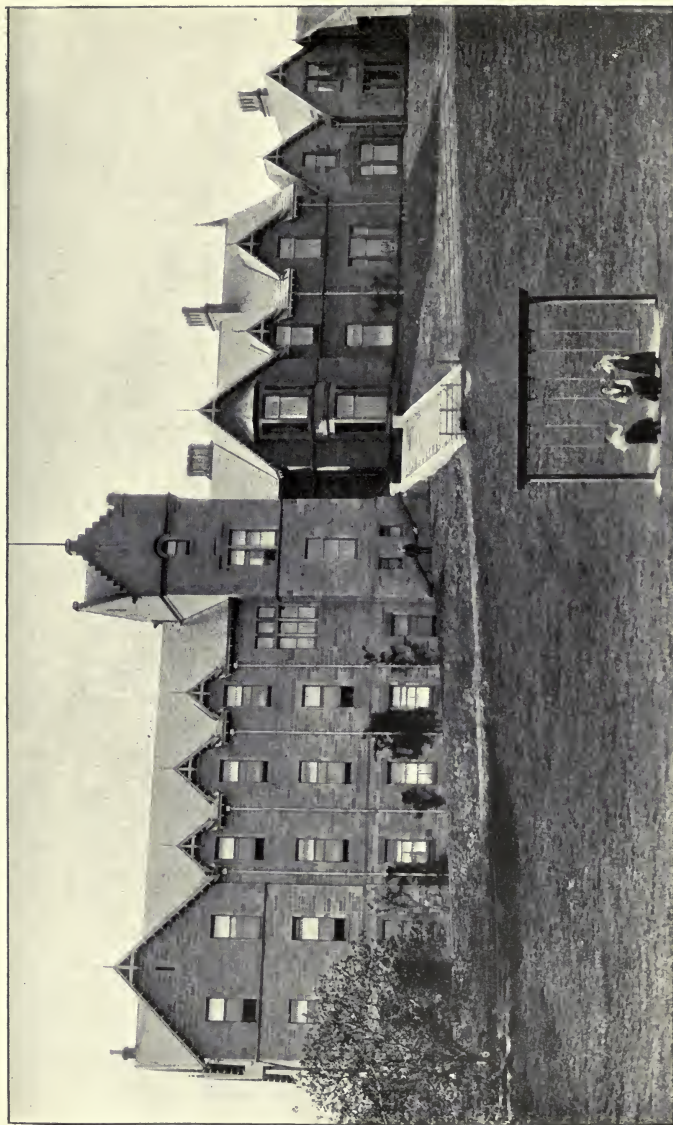
committee. The guildswomen proposed a great bazaar. The suggestion was accepted, and a committee representative of women's guilds and educational committees set to work with great determination and hope. The bazaar was held in the City Hall, Glasgow, in January 1894, Lord Provost Bell, of Glasgow, performing the opening ceremony. The bazaar contributed over £2,000 to the funds, and the gratitude of the committee to the guilds was unbounded.

Mr William Barclay laid the memorial-stone in June 1895, and in July 1896 the Home was opened for the reception of residents. Still the committee were in need of funds, and another bazaar was held in 1898, which produced the handsome sum of £4,000.

The Home was a noble idea, nobly carried out, and reflects the spirit of true co-operation perhaps better than our greatest success at the stores. One of the speakers at a function which took place some years after the institution had been opened said that he was certain that every one of the ten thousand inmates who had passed through the Home had been made better men and women by being shown the value of associated effort, and that when they left it they went out into the world better co-operators, determined to work more strenuously for the success of co-operation than they had done before entering its portals.

The success of Seamill Home, as it is called, no doubt led our brethren in the East of Scotland to consider the advisability of having a similar Home in their district; and an inland site, it was thought, would be preferable for some convalescents. It was therefore resolved by the East of Scotland Co-operative Conference, at a meeting held in November 1899, to establish and equip a convalescent inland home, to be situated in the valley of the Tweed. In August 1900 a committee was formed to carry out the resolution of the conference. On 14th February 1903 the committee recommended the subscribers to purchase the beautiful house and grounds of Lynhurst for £5,400. This proposal was accepted unanimously. The site is one of the finest that could have been found in the country; the grounds extend down to the river Tweed, on the opposite side of





Abbotsview Home, Galashiels.



which is that "poem in stone and lime"—Abbotsford. Additions were made to the house so as to suit it for the purpose of a convalescent home.

The two Homes were placed under one directorate, an arrangement that has much to recommend it. Still, the societies kept the directors in great anxiety—or, in plainer words, in debt—up till a short time ago, when the Wholesale Society was requested by the quarterly meeting to take out more shares. This is not creditable. Many societies have subscribed magnificently, but others have failed in a sacred duty. If these Homes are to be the glory of the movement, as they ought to be, then all should share directly in the glory, and support the directors in their splendid work, keeping them free from financial anxiety.

From the annual report, it is interesting to note how popular these Homes have become. During the year 1909 no fewer than 2,842 persons were admitted to the Seamill Home, while 1,434 were admitted to Abbotsview; thus 4,276 persons have been cared for, and no doubt invigorated both bodily and mentally by their stay amidst such picturesque and inspiring surroundings. No sacrifice would be too great for the movement to make to keep those Homes fully equipped so as to carry on the noble work of health restoration.

The men who pioneered the Homes, and the men who have carried them on since, deserve our gratitude for their great sympathetic work. Mr George Seymour has been in harness since the beginning, and Mr James Deans gave valuable service as president for many years. More recently the irrepressible and enthusiastic Mr Andrew Young has been ubiquitous, and wherever he goes his good influence is felt. Long may he continue in doing this good work.

There has been £40,490 expended on the two Homes in buildings and furnishings, and from this expenditure comes the greatest dividend in the world—the pleasure in doing good to others.

6/11/10



## CHAPTER XLII.

Then let us pray that come it may—

As come it will for a' that—

That sense and worth, o'er a' the earth,

May bear the gree, and a' that.

—Burns.

## SCOTTISH SECTION OF CO-OPERATIVE UNION.

**I**T was at the Co-operative Congress held in Manchester on 6th, 7th and 8th June 1870, that the proposition to form a Central Board (which is now recognised as the Co-operative Union) was accepted. The following are the details:—Mr William Pare read a paper by Mr E. V. Neale on "The prospects and objects of co-operation with reference more particularly to production." A committee was then appointed to disseminate co-operative information, to organise a movement for diffusing the principles, and to give information to existing societies. Thirty gentlemen were then appointed, all being representative men at the time. Mr James Borrowman, Glasgow, and Mr J. T. M'Innes, Barrhead, were appointed representatives for Scotland. A resolution was also passed empowering the Board to employ a secretary and a law clerk to give advice on legal and other matters affecting societies. It was also recommended that the various societies make a levy of one penny per member, to be paid quarterly, for the expenses of the Central Board. This was the beginning of the present Union, and the formation of the various sections followed in 1873. It is to be remembered that conferences were in existence before this, but there were only a few in Scotland.

The first real co-operative conference in Scotland that we can trace was that formed by the societies in Edinburgh, and, according to the minutes, the first meeting



Chairmen (Past and Present of Scottish Sectional Board.





was held on 5th June 1863. Four meetings were held previous to this date, but, as the persons attending were not authorised by their respective societies, it cannot be said that these were representative meetings. On the above date office-bearers were appointed, and a title was given to the association—it was named the Edinburgh Central Co-operative Committee. This was changed at the next meeting to the Edinburgh Central Co-operative Association. The meetings were held monthly. At the meeting in April 1867 only four delegates appeared, and it was resolved not to meet again, as the stores had ceased to send representatives. The four gentlemen present paid the expense of the meeting, and thus ended the first attempt at co-operative conferences in Scotland. During its existence much good work was done by this association in arranging joint buying for the societies represented—in fact, it was a miniature wholesale society. Federated bakeries, drapery, and coal supply were all discussed, and a considerable amount of joint buying took place as the result of these discussions. “Co-operation and the Poor” was discussed at this early date. Mr Allan Scott, of St Cuthbert’s, was the last chairman of the conference association, and he was the first chairman of the East of Scotland Co-operative Conference which was established soon after the collapse of the first association.

We have seen that what was known as the Scottish Co-operative Conference originated in 1864 for the purpose of forming the Wholesale Society, but was continued, and out of it arose the Glasgow and Suburbs Conference. In the above we have the germ of the conference idea, which quickly developed till the country was mapped out—roughly at first—into conference districts. As has been stated, it was not till the Newcastle Congress of 1873 that the present arrangement of dividing Great Britain into sections took place. Thus Scotland was deemed one section, and was given the co-operative management of its own affairs, in conjunction with the United Board, which was representative of all the sections.

This United Board meets at Manchester quarterly, and an office committee conducts the business of the Union between these meetings. Since 1878 each section has been

empowered to elect its own Sectional Board ; formerly these elections were conducted at the annual Congress. It was not till 1889 that the Co-operative Union was registered as a society, when the rules were altered to conform with the new conditions.

It will thus be seen that the organisation is fairly complete and democratic in its constitution. Scotland is divided into ten conference districts, each with its local executive. These conference associations are, or should be, representative of all the retail societies in their respective districts. Meetings are held in various parts of their district each quarter at least ; and papers on co-operative subjects are read and discussed by the delegates sent from the societies which form the association. The various associations and federated societies are in turn linked to the several conferences, so that at conference meetings there is representation by authorised delegates from most of the co-operative organisations in the country.

Much important co-operative thought and work are thus initiated at these meetings, where the difficulties of societies can be ventilated and advised on, and where the future policy can be discussed and opposing schemes harmonised. In fact, there can be no better training-ground for the future leaders than the conference meetings. Each conference association prepares and sends in a report of its work every year, which is embodied in the Congress report. Representatives from the Section attend every meeting of the conferences, and are thus kept in close touch with the co-operative work of the whole country.

The Scottish Section is composed of ten elected members, the secretary devoting his whole time to the duties of his office. It meets monthly, while an office committee attends to all business that may arise during the intervening periods. Thus advice is always at hand to societies who may be in difficulties, or who may feel that a neighbouring society is encroaching upon their area. The service of the Section, because of its great experience, is of inestimable value to many societies which may have been loosely conducted and requiring prompt and intelligent assistance.



JAMES ALLAN.





The Section is to a large extent the trusted guardian of the best interests of the movement. Legal questions of a complicated nature frequently arise in the conduct of such large and intricate businesses as are to be found in co-operation. Almost from its inception, in 1873, the legal business of the Section has been in the hands of the same firm—Messrs Keyden, Strang, & Girvan. The late Mr James Keyden was appointed legal adviser in 1890, and at his lamented death the business passed into the hands of his brother, Mr Philip Keyden. No better choice could have been made. To a thorough knowledge of the working of the societies, Mr Philip Keyden adds a kindly and sympathetic nature, and his advice in many a hard-fought battle has brought the co-operators out on the right side. Societies that are members of the Union are supplied with free advice and opinion on all questions relating to their co-operative business; and many are the societies which have reason to be grateful to the Section for the sound counsel they have received from Mr Keyden in their hour of adversity.

Not the least part of the work of the Section is that of propaganda. Wherever there is the slightest chance of co-operative principles being adopted the Section sends its representatives, and sometimes their reception has been on the "north side o' frienly." Still, to their credit be it said, they, with the valuable assistance of the conferences, have been the means of carrying co-operation into districts where it was viewed with suspicion, if not with hostility.

To a large extent the Section has placed the educational phase of co-operation in the high position it stands to-day. Continuous advocacy of devoting a portion of societies' profits to the education of their members has had an invigorating influence. But of late, largely through the instrumentality of the Section, a Central Committee on Education has been formed, and, although only a few months at work, this committee promises to be a very valuable accessory to co-operative work in Scotland.

Mr Deans, the able secretary of the Section, has given much thought and labour for years to perfecting arrangements for carrying on training classes for co-operative

employees in different parts of the country. The Section compiles a report of its work annually, which, along with the conference reports, is presented to Congress as the Scottish Sectional report. For some years past this report is presented and discussed at an annual meeting which is held in different parts of Scotland in the month of April; co-operators have thus the elements of home rule, in so far as they can criticise the Scottish report before it is presented to the United Kingdom Congress, which is held at Whitsuntide.

Nor must it be forgotten to note how indefatigable the Section has been in defending the interests of societies and individual members when attacked by opponents. Along with the Co-operative Defence Committee they have repelled the enemy at every point, and have been the means of exposing the unmanly tactics of opponents.

Co-operative Congresses were held during Robert Owen's agitation for his communal schemes. Fourteen of these were held, the last of the series being at Queenwood in 1846. It was not till 1869 that the first Congress under the present system was held, and it was convened by some of the enthusiasts in London; but after 1870, when the Central Board was formed, the duty of calling the Congress together became the duty of this body, and consequently Congress became more of a representative gathering. The various sections of the United Kingdom have the opportunity of meeting *en masse* during Congress and discussing questions of national importance. It cannot be said that the Congress has much if any legislative power, as resolutions carried by overwhelming majorities of the delegates have oftentimes not been confirmed by the societies which sent them. Still the Congress has a practical and an educative influence. The papers read are generally of a high order, and the variety of opinion expressed in the discussions must be informing to many.

The Scottish Section has been singularly fortunate in having men of tact and ability as guides. The first president was Mr James Borrowman, and he was followed by Mr Andrew Brown, Mr James Lochhead, Mr James Deans, Mr John Allan, and the present chairman, Mr James Allan, all of whom have rendered most useful service in helping to bring order and method





JAMES DEANS.



out of what at the beginning was little better than confusion. No man detests flattery more than the present secretary of the Scottish Section, Mr James Deans, but his services have been of such a unique kind that it would be exceedingly ungrateful to overlook them. Mr Deans was elected a member of the Scottish Section in 1882, and two years later he was appointed chairman. In 1884 Mr John Common, manager of the Co-operative Printing Company, Edinburgh, retired from the secretaryship, and Mr Deans succeeded him. Thus he has filled the office of secretary for twenty-six years. The post was made a permanency in 1891. Mr Deans has been a great asset to co-operation since that date. By night and day his valuable services have been at the call of the societies, and they have been made full use of. His powers of organisation have frequently been put to the most severe test, and never found wanting; and his knowledge of the Industrial and Provident Societies Act has been of the greatest service in keeping some societies from straying in the wrong path. His many useful and informing papers and addresses make him a trusted and respected guide; and his power of ready and eloquent address marked him as the proper man to champion the cause of co-operation in 1889, by which he enhanced his already high reputation.

#### CO-OPERATIVE CONGRESSES HELD IN SCOTLAND.

1876, 1883, 1890, 1897, 1905.

The Co-operative Congresses, or annual meetings of co-operative delegates from all parts of the United Kingdom, have continued since 1869, the first being held in London in May of that year. By a sensible arrangement, they are held in each section in turn; thus Scotland's turn comes every seven or eight years.

The first Congress in Scotland was in April 1876, being the eighth of the series. It was held in the Assembly Rooms, Glasgow, and ninety-four societies were represented by one hundred and sixteen delegates. Thirty-three Scottish societies sent thirty-six delegates to represent them. Professor Edward Caird, of Glasgow University, presided; and Professor Hodgson, LL.D., of

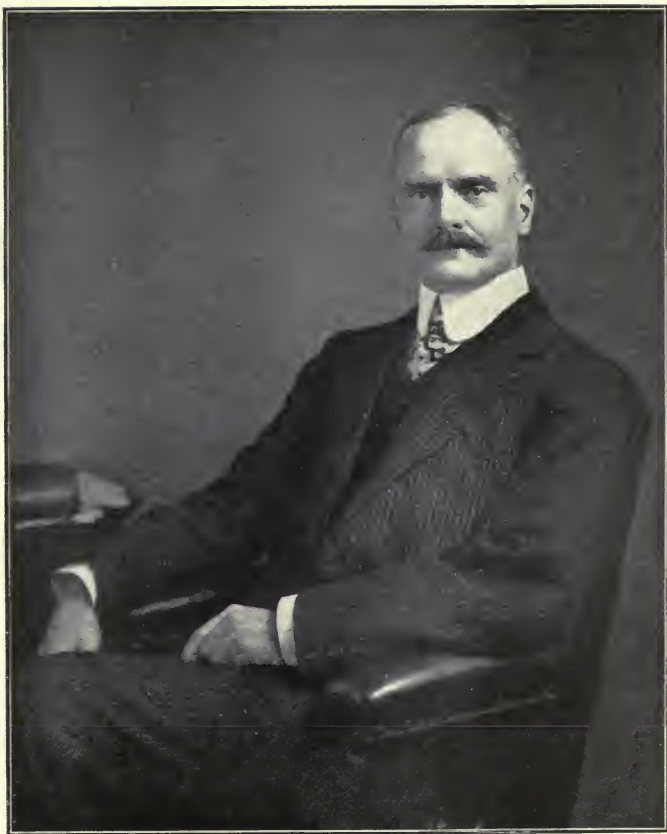


Edinburgh University, delivered the inaugural address. Mr E. V. Neale, the general secretary of the Co-operative Union, says: "The impression produced by Professor Hodgson's address on the assembled delegates was so great that a desire for its circulation in a form more popular than has been adopted in other cases was expressed from more than one quarter." The address was published in tract form, and was much appreciated all over the country. The delegates visited Loch Lomond, and were enchanted with the scenery.

The next Congress in Scotland was held at Edinburgh, in 1883, when the Right Hon. W. E. Baxter, M.P. for the Montrose Burghs, presided on the first day, and delivered the inaugural address. The press, although not agreeing with co-operation, were unanimous in praise of the right honourable gentleman's pointed and eloquent oration. The delegates were entertained to a *conversazione* in the Museum of Science and Art, and to an excursion to the Kyles of Bute on the rising of Congress.

The third Scottish Congress was held in Glasgow on 26th May 1890, when the Earl of Rosebery took the chair, and gave the address. The City Hall was filled with delegates and visitors. His lordship gave great satisfaction by his eloquent appeal for continued and closer union, and for the now proverbial remark that co-operation was "a State within a State." An outstanding feature of this Congress was the launching of the lifeboat which was presented to the National Lifeboat Institution by co-operators. The procession to the river, where the launch took place, is remembered to this day, and certainly must have given a fillip to the cause in the West of Scotland.

The next Congress was held in Perth in June 1897. The chairman of the Scottish Co-operative Wholesale Society presided, and delivered the inaugural address, taking for his subject "Direct Parliamentary Representation." Spontaneously the delegates passed a resolution in favour of representation, and remitted the matter to the Co-operative Union. It showed the value of Congress resolutions; for, when the Union approached the societies for support, only a very few would have anything to do with it. The echoes of the



J. C. GRAY.





traders' opposition were heard at this Congress, but that only increased the enthusiasm of the delegates. A visit to Aberdeen and Balmoral greatly delighted all who took advantage of the arrangements made by the reception committee.

In June 1905 the Congress was held in Paisley. There must have been about 1,300 delegates present. Dr. Hans Müller, of Basle, Switzerland, delivered the address, which gave widespread satisfaction. This was looked on by many as a happy augury in regard to future co-operative relationship with foreign countries. Again the subject of direct representation in Parliament was discussed, a paper in favour of the subject being read by Mr Thomas Tweddell, vice-chairman of the Co-operative Wholesale Society. The vote was decidedly against the proposition. The delegates, on the Thursday, were taken to view some of the beautiful scenery of the Firth of Clyde.

#### SCOTTISH CO-OPERATIVE VETERANS' ASSOCIATION.

Perhaps the most convincing proof of the power of co-operation to assist in providing for old age is to be found in the very small number of really good co-operators who require financial assistance in the evening of their days. But there must always be some cases where circumstances are too strong for declining years to successfully combat. In this way a few good old co-operators have been stranded at a time of life when self-help is impossible; they are of the kind who would rather succumb than make known their wants. It then reflects the highest honour upon those who initiated and organised the Scottish Co-operative Veterans' Association, the objects of which are truly co-operative, for they breathe the very soul of brotherhood.

The objects of the association, as set forth in the rules, are as follows:—(a) The creation of funds for the relief and assistance of necessitous members of co-operative societies, who may be considered by the committee or members in general meeting as having rendered good service to their societies or the co-operative movement in general. (b) The recognition of public or other services rendered by persons to the co-operative movement, who

may be considered worthy. (c) Adequate provision in old age for such persons as may be deemed suitable and deserving.

Such sympathetic objects require no apology or explanation. "Inasmuch as ye did it unto one of the least of these My brethren, ye did it unto Me." The association is registered, and is administered by a number of well-known co-operators, who give their services not only gratuitously, but with great pleasure. The income for 1909 was £188, 18s. 6d., and £114, 16s. was gifted to deserving persons in sums varying from 2s. 6d. to 7s. 6d. per week. The recipients are located in different parts of the country, consequently there is no truth in the statement that it is a local idea. The subscriptions come from a wide area, and the distribution of the funds covers a radius equally as wide. The expenses for the administration of this excellent association are almost nil, so that subscribers have every guarantee that the funds are practically all spent on the veterans.

This is a work that should receive every encouragement from societies and individuals; for when we remember what we owe to the efforts of the early co-operators, we surely will not fail to render some assistance to the few who have fallen by the way. Its inception goes back to 1902, when the subject was mooted at a social meeting of co-operators. Among the leaders at that time were Bailie J. Shaw Maxwell, Mr A. Norval, and Mr John Dewar. Mr Dewar has been the painstaking secretary since the beginning; and although he and Mr Norval, the treasurer, have done much good co-operative work in other directions since that time, no work can reflect so much goodness of heart and high appreciation of co-operative ideals as the sympathetic and useful work they have done for the Veterans' Association. If financial rewards have not been given them, they have what is better—the gratitude of all good men.

#### THE INFLUENCE OF CO-OPERATION UPON THE CHARACTER OF THE PEOPLE.

In the early years, although the financial gain from co-operation was nothing like what it is to-day,

the old economic stores must have had an influence for good ; it brought men together for a common purpose, namely, to discuss the best methods of helping each other.

We have seen that in the early societies the leaders would not tolerate disloyalty, and, it may be thought, rather harshly penalised defaulters, yet they always had a sympathetic ear for the distressed or suffering. It will have been noticed that the rules were not infrequently drawn up so as to tender relief to those who were in temporary difficulties ; this in turn engendered gratitude in the recipients, and thus the giver and receiver were drawn to each other by the kindly actions.

The rigid application of the cash system in the old societies had also a good effect on the character of the people ; they only bought what they could pay for at the time—their simple but correct idea of honesty being that the goods in the village store belonged to the members generally, and to take credit was to take a loan of other people's goods which they might never be able to pay for. This thought is not so prevalent to-day. If our modern co-operator in some cases is not so scrupulous, it is because there has come about a looser definition of the term than formerly ; but this is by no means confined to co-operators.

But the good influence of co-operation is more apparent now than it was previous to 1860, simply because of its expansion and development. It would certainly be unwise to exaggerate its good influence, nor would it be right to underestimate it. One cannot deny the presence in the societies of many drones, whose object in being members is largely if not entirely monetary gain, and who give little or no heed to ameliorative schemes ; but even some of them in time begin to take an interest in sympathetic proposals and work. Up till the time of admission to membership few have any idea of the ramifications or possibilities of co-operation : hence the value of co-operative education as to its possibilities and our relation to other progressive forces. Out of such studies the duties of citizenship become apparent, opening up a wide outlook on social questions of all kinds. This is perhaps the best and highest influence of co-operative education, as it compels an answer to that ever-present



question, What is my duty to others? If this question is understood and answered properly, it will add considerably to the well-being of the world; because another co-worker has been got, one who will not step on the neck of his brother in order to reach a higher social plane. The business meetings of societies are possibly the best test of growing co-operative beliefs; for, in spite of some irrelevant remark here and there, the great body of opinion is always sympathetic, tolerant, and generous. This is an influence that cannot be measured by pounds, shillings and pence, but it makes life sweeter for all.

It will not be regarded as boastful to say that the conditions meted out to labour in co-operation are of the best. The granting of those good conditions is simply the expression of that brotherliness which is the most vital part of honest co-operation. In our trading, men are influenced to be fair and honest to each other, selling articles by their proper names, and not for something they are not. This feeling is strong in co-operation, for, where some employee has neglected this fundamental, no one condemns him more severely than the true co-operator. One has felt, when a conviction did take place for any kind of fraud which had been committed in the name of co-operation, that the penalty ought to be doubled in their case because of their accepted creed. Co-operation stands for a higher morality in trade and commerce; it condemns what our American cousins call graft, which is but another name for bribery. While shams and shoddy in industry and commerce are far too prevalent, co-operation would violate every true sentiment if it encouraged such practices.

The continuous reiteration of healthy and moral sentiment has had an uplifting effect on the members; they require no parliamentary enactment for early closing or granting of half-holidays to the employees; and they deplore that the statute book should contain so many necessary measures and penalties to compel the seller to do justice to his customer.

Another—it may be an unseen effect of co-operation, but it is no less true—is its relation to temperance. It is generally admitted that much of the prevalent intemperance arises rather from the despairing circumstances with

which the poor are surrounded than from a positive love of liquor ; the saving of a few pounds a year, without the slightest effort on their part, has arrested the downward trend of many. The monotonous toil, with no prospect of anything being saved for sickness, old age, and infirmity, has driven many to despair, and the temporary solace of partial unconsciousness which intemperance gives them from their hopeless outlook has only made the darkness still more dark. Inform some of these people that by co-operation a few pounds can be saved for them annually without the slightest effort on their part, the result in many cases within the writer's knowledge is that the store has more attraction for them than their former haunts. Every society has some cases of this kind. It is the getting the start on the road to comparative independence that has been the trouble. The store gives that start. Temperance is therefore a necessary corollary to co-operation.

This great united effort, then, is training our people to be more sympathetic with each other, to have no connection with shams and shoddy nor the sharp practices of trade and commerce, to be self-respecting and self-reliant. And it is giving the monetary assistance to strengthen them in this great moral and material reform. £2,852,782 represents the profit in trade for the year 1909 in Scotland. This great sum divided among the members means a higher standard of living to many, and to others a fuller education to the family, while to many it gives the means for acquiring their own dwelling and thus get beyond "the factor's snash." The steadying influence of all this cannot be overestimated. Men who formerly were comparatively hopeless and correspondingly careless, looking upon themselves as outcasts who had no place in civilisation, interesting themselves in no one because no one seemed interested in them—all this is changed by joining hands in co-operation ; all are made welcome, all are treated alike, the highest offices in the various organisations are open to the humblest.

The training of workmen on the administrative boards of societies has had a far-reaching influence, not only on the men who have received such training, but on society generally ; we find them serving the

public on school boards, on parish councils, on town councils, aye, and in St Stephen's itself. All this has an uplifting tendency; the long unheard-of wants of the people are being at last voiced by themselves, and in such a manner that commands immediate respect and attention.

Thus, while the monetary gains are making the people more comfortable and independent, its moral training is leading them to interest themselves in the welfare of others. Our hopes of the future are high, because we have found a means which we believe will purify trade and commerce, and give each and all at least equal opportunities to live sober, peaceful, and industrious lives. Then, with improved laws that are bound to come, men, instead of being mere unthinking hewers of wood and drawers of water, will become intelligent, interested citizens, having the good of all at heart; and although great riches may be denied them individually, great happiness will undoubtedly be theirs.

"Ring in the valiant man and free,  
The eager heart, the kindlier hand;  
Ring out the darkness of the land,  
Ring in the Christ that is to be."

6/11/10



## APPENDIX

# POSITION OF CO-OPERATION IN SCOTLAND IN 1886.

| NAME OF SOCIETY.            | No. of Members at end of 1886. | LIABILITIES.                  |                              |                              | ASSETS.                                 |  |                                       |                             | TRADE, Received for Goods Sold during 1886. | PROFITS.                           |                              |   |  |
|-----------------------------|--------------------------------|-------------------------------|------------------------------|------------------------------|---|--|---------------------------------------|-----------------------------|---|------------------------------------|------------------------------|---|--|
|                             |                                | Share Capital at end of 1886. | Loan Capital at end of 1886. | Reserve Fund at end of 1886. | Value of Saleable Stock at end of 1886. | Value of Land, Bldgs., & Fxd. Stk. at end of 1886. | Allowed for Depreciation during 1886. | Investments at end of 1886. |   | Total Net Profit made during 1886. | Average Dividend Paid per A. | Applied for Educational Purposes during 1886. | Applied for Charitable Purposes during 1886. |
| <b>AYRSHIRE DISTRICT—</b>   |                                | £                             | £                            | £                            | £                                       | £  | £                                     | £                           | £   | £                                  | s. d.                        | £   | £  |
| Ardrossan ...               | 339                            | 714                           | 785                          | 169                          | 1284                                    | 432  | 10                                    | ..                          | 10403                                       | 1801                               | 3 5½                         | 6   | .. 7   |
| Ayrshire United Baking ...  | 6                              | 900                           | 11367                        | 445                          | 2055                                    | 2930   | 94                                    | 270                         | 14446                                       | 1260                               | 1 7                          | ..  | 7  |
| Beith ...                   | 521                            | 1238                          | 4661                         | 158                          | 1712                                    | 1185   | 90                                    | 2000                        | 14612                                       | 1742                               | 2 4½                         | 40  | 7  |
| Carrick ...                 | 190                            | 1343                          | ..                           | 64                           | 741                                     | 1022   | 40                                    | ..                          | 5636  | 784                                | 2 7                          | ..  | ..   |
| Catrine ...                 | 426                            | 6513                          | ..                           | 255                          | 1782                                    | 1449   | 51                                    | 4131                        | 9774  | 1072                               | 2 5                          | 12  | ..   |
| Crosshouse (Kilmarnock) ... | 459                            | 1320                          | 4563                         | 112                          | 2281                                    | 1673   | 31                                    | 2958                        | 11842                                       | 1049                               | 1 9                          | 19  | 1  |
| Dalmellington ...           | 162                            | 855                           | ..                           | 96                           | 549                                     | 1225   | 27                                    | ..                          | 5490  | 544                                | 2 2                          | 4   | ..   |
| Dalry ...                   | 291                            | 1830                          | 36                           | ..                           | 522                                     | 1231   | 34                                    | ..                          | 8348  | 946                                | 2 2½                         | 24  | ..   |
| Dalry Baking ...            | 260                            | 245                           | ..                           | 88                           | 232                                     | ..   | ..                                    | ..                          | 1644  | 193                                | 3 0                          | ..  | ..   |
| Darvel ...                  | 400                            | 10888                         | 2573                         | 213                          | 1466                                    | 2109   | 50                                    | 9175                        | 11954                                       | 1442                               | 2 7                          | ..  | 10   |
| Dreghorn (Irvine) ...       | 244                            | 740                           | 2672                         | 161                          | 571                                     | 1058   | 38                                    | 2304                        | 6545  | 788                                | 2 4                          | 20  | 5  |
| Fergushill ...              | 150                            | 775                           | ..                           | 68                           | 305                                     | 3  | 3                                     | 309                         | 4002  | 714                                | 3 1½                         | ..  | ..   |
| Galston ...                 | 500                            | 3411                          | 249                          | 795                          | 2559                                    | 768  | 60                                    | 1219                        | 17239                                       | 2601                               | 2 7½                         | 4   | 19   |
| Hurlford Association ...    | 436                            | 2691                          | 744                          | 120                          | 865                                     | 780  | 40                                    | 205                         | 12709                                       | 1842                               | 2 8                          | ..  | 4  |
| Irvine and Fullarton ...    | 151                            | 654                           | 206                          | 72                           | 393                                     | 190  | 49                                    | 403                         | 2862  | 345                                | 2 2½                         | ..  | ..   |
| Kilbirnie ...               | 303                            | 3090                          | 1280                         | 137                          | 1277                                    | 1165   | 62                                    | 361                         | 10345                                       | 1624                               | 2 9½                         | ..  | ..   |
| Kilmarnock Equitable ...    | 2032                           | 24849                         | 1390                         | 256                          | 7148                                    | 9822   | 355                                   | 4293                        | 54742                                       | 4809                               | 1 10                         | 125   | 10   |
| Kilmarnock Industrial ...   | 371                            | 836                           | ..                           | 21                           | 587                                     | 119  | 25                                    | ..                          | 5959  | 860                                | 2 7½                         | ..  | ..   |
| Kilwinning ...              | 82                             | 194                           | 79                           | 80                           | 182                                     | 12   | 3                                     | ..                          | 2229  | 228                                | 2 2                          | 1   | ..   |
| Mauchline ...               | 391                            | 4173                          | 303                          | 516                          | 1803                                    | 769  | 2                                     | ..                          | 10138                                       | 1716                               | 3 0                          | ..  | 7  |
| Muirkirk ...                | 241                            | 354                           | ..                           | 37                           | 182                                     | 28   | 25                                    | 120                         | 4740  | 700                                | 2 10½                        | 1   | ..   |
| Muirkirk Ironworks ...      | ..                             | 4633                          | 3943                         | 287                          | 2699                                    | 1222   | 85                                    | 1400                        | 20300                                       | 2701                               | 2 7                          | ..  | 21   |
| Newmilns ...                | 596                            | ..                            | ..                           | ..                           | ..                                      | ..   | ..                                    | ..                          | ..  | ..                                 | ..                           | ..  | ..   |
| Newton ...                  | 118                            | 260                           | ..                           | 35                           | 356                                     | 42   | 4                                     | 80                          | 4179  | 447                                | 2 4                          | ..  | ..   |
| Patna ...                   | 67                             | 97                            | ..                           | ..                           | 181                                     | ..   | ..                                    | 12                          | 1598  | 121                                | ..                           | ..  | ..   |
| Saltcoats ...               | 90                             | 259                           | 279                          | 26                           | 218                                     | 1217   | ..                                    | ..                          | 2295  | 220                                | ..                           | ..  | ..   |
| Stevenston ...              | 67                             | 250                           | ..                           | 56                           | 326                                     | 47   | ..                                    | ..                          | 3277  | 401                                | 2 6                          | ..  | ..   |
| Trabboch ...                | 244                            | 917                           | 1164                         | 95                           | 694                                     | 1648   | 78                                    | ..                          | 4672  | 415                                | 2 7½                         | 5   | ..   |
| Troon ...                   | ..                             | ..                            | ..                           | ..                           | ..                                      | ..   | ..                                    | ..                          | ..  | ..                                 | ..                           | ..  | ..   |

| BORDER COUNTIES DISTRICT— |      |       |      |      |       |       |     |      |       |
|---------------------------|------|-------|------|------|-------|-------|-----|------|-------|
| Earlston                  | 74   | 274   | 28   | ..   | 194   | 10    | ..  | 61   | 2076  |
| Galashiels Store Company  | 964  | 8182  | ..   | 141  | 3266  | 4260  | 833 | 1057 | 30001 |
| Galashiels Waverley       | 1110 | 10926 | 1161 | ..   | 5850  | 7268  | 833 | 753  | 43467 |
| Hawick                    | 2195 | 29131 | 3834 | 793  | 12690 | 21008 | 761 | 2469 | 97400 |
| Innerleithen              | 220  | 1815  | 2020 | ..   | 794   | ..    | ..  | 551  | 8186  |
| Jedburgh                  | 235  | 1962  | 1700 | 42   | 1310  | 2683  | ..  | 196  | 7163  |
| Kelso                     | 187  | 998   | 1200 | 29   | 534   | 2087  | 45  | ..   | 4382  |
| Peebles                   | 322  | 1895  | 595  | 209  | 896   | 981   | 40  | 391  | 13910 |
| Riccarton Junction        | 54   | 250   | ..   | 10   | 201   | 12    | ..  | 31   | 2170  |
| Selkirk Company           | 708  | 7239  | 593  | 1654 | 5711  | 3291  | 40  | 658  | 24066 |
| Selkirk Equitable         | 154  | 934   | 300  | 50   | 509   | 787   | 26  | 60   | 4640  |
| Walkerburn                | 274  | 4506  | ..   | 158  | 1685  | 2500  | 42  | 378  | 14673 |
| CENTRAL DISTRICT—         |      |       |      |      |       |       |     |      |       |
| Airdrie Bread             | 114  | 138   | 25   | 10   | 358   | 16    | 2   | ..   | 3005  |
| Airdrie Provident         | 90   | 124   | 10   | 10   | 277   | 15    | 3   | 16   | 2963  |
| Auchinheath               | 356  | 1150  | ..   | 99   | 412   | 22    | ..  | ..   | 17459 |
| Blantyre                  | 244  | 291   | 137  | 29   | 569   | 88    | 10  | ..   | 7631  |
| Burnbank                  | 210  | 387   | 717  | 41   | 752   | 1103  | 30  | 130  | 8700  |
| Calderbank                | 109  | 314   | 309  | 53   | 391   | ..    | 10  | 337  | 4621  |
| Cambuslang                | 150  | 145   | 161  | 21   | 250   | 43    | ..  | 291  | 4750  |
| Carlisle                  | 274  | 2112  | ..   | 200  | 847   | 693   | ..  | 749  | 9499  |
| Carstairs Junction        | 210  | 1200  | 564  | ..   | 763   | 1019  | 54  | 151  | 7821  |
| Cessnock and District     | 59   | 48    | 63   | ..   | 199   | ..    | ..  | 3    | 710   |
| Chapelhall                | 245  | 976   | 1195 | 68   | 537   | 1188  | 77  | ..   | 11577 |
| Chapelton                 | 78   | 516   | 50   | 150  | 370   | 90    | 2   | 255  | 2150  |
| Clarkston                 | 87   | 472   | ..   | ..   | 223   | ..    | ..  | 400  | 4598  |
| Cleland                   | 284  | 1776  | ..   | ..   | 576   | 697   | 16  | 672  | 12771 |
| Coatbridge                | 1035 | 9818  | 9199 | 1777 | 4908  | 14986 | 208 | 5639 | 44654 |
| Coatbridge North British  | 41   | 189   | 90   | 90   | 174   | 3     | ..  | ..   | 1982  |
| Crofthead                 | 473  | 1133  | 2532 | 212  | 2051  | 934   | 103 | 1860 | 3072  |
| Dalziel (Motherwell)      | 1063 | 2085  | 8969 | 785  | 2453  | 4941  | 337 | ..   | 47317 |
| Douglas Park              | 109  | 264   | 55   | 28   | 170   | 28    | 7   | 73   | 3834  |
| Dykehead and Shotts       | 49   | 121   | ..   | 4    | 109   | 25    | 1   | ..   | 800   |
| Forth                     | 120  | 164   | 186  | 100  | 499   | ..    | 30  | ..   | 5566  |
| Gilbertfield              | 174  | 283   | 157  | 21   | 279   | ..    | 20  | 210  | 5441  |
| Glenboig                  | 109  | 196   | 229  | 26   | 287   | 370   | 4   | 55   | 4514  |
| Glengowan                 | 40   | 63    | 20   | ..   | 84    | 10    | 3   | ..   | 620   |



# POSITION OF CO-OPERATION IN SCOTLAND IN 1886—continued.

| NAME OF SOCIETY.                        | Members at end of 1886. | LIABILITIES.                  |                              |                              | ASSETS.                                |  |                                       |                             | TRADE. | PROFITS.                           |                              |   | Applied for Charitable Purposes during 1886. |  |
|---|-------------------------|-------------------------------|------------------------------|------------------------------|--|--|---------------------------------------|-----------------------------|--------|------------------------------------|------------------------------|---|--|--|
|   |                         | Share Capital at end of 1886. | Loan Capital at end of 1886. | Reserve Fund at end of 1886. | Value of Salable Stock at end of 1886. | Value of Land, Bldgs., & Fxd. Stk. at end of 1886. | Allowed for Depreciation during 1886. | Investments at end of 1886. |        | Total Net Profit made during 1886. | Average Dividend Paid per £. | Applied for Educational Purposes during 1886. |  |  |
| CENTRAL DISTRICT—continued.             |                         |                               |                              |                              |  |  |                                       |                             |        |                                    |                              |   |  |  |
| Glespin                                 | 44                      | £ 261                         | ..                           | £ 40                         | £ 215                                  | £ 3  | £ 5                                   | £ 3                         | £ 1621 | £ 180                              | s. 2                         | £ ..  | £ ..   |  |
| Greengairs                              | 97                      | 350                           | ..                           | 21                           | 321                                    | 30   | 7                                     | ..                          | 2528   | 490                                | 2 11½                        | ..  | ..   |  |
| Hamilton—Chapel Street                  | 118                     | 359                           | ..                           | 76                           | 370                                    | 500  | 48                                    | ..                          | 3905   | 480                                | 2 5                          | ..  | ..   |  |
| Central                                 | 335                     | 730                           | 132                          | 146                          | 799                                    | 110  | 43                                    | 189                         | 11297  | 1385                               | 2 4                          | 6   | ..   |  |
| Palace Colliery                         | 39                      | 15                            | 100                          | ..                           | 98                                     | 13   | 6                                     | ..                          | 285    | 12                                 | 0 11                         | ..  | ..   |  |
| Lanark Provident                        | 615                     | 5835                          | ..                           | 338                          | 1519                                   | 4091   | 80                                    | ..                          | 16944  | 2360                               | 2 9                          | 58  | ..   |  |
| Larkhall                                | 69                      | 122                           | ..                           | 58                           | 66                                     | 9  | 2                                     | 79                          | 1660   | 109                                | 1 4½                         | ..  | ..   |  |
| Law                                     | 226                     | 502                           | 558                          | 40                           | 436                                    | 44   | 10                                    | 895                         | 9766   | 1445                               | 3 1                          | ..  | ..   |  |
| Leadhills                               | 74                      | 290                           | 83                           | 55                           | 214                                    | 68   | 28                                    | 27                          | 2523   | 394                                | 3 7                          | ..  | ..   |  |
| *Maryhill                               | 134                     | 83                            | 63                           | 7                            | 282                                    | 56   | ..                                    | 5                           | 1360   | 163                                | 2 4½                         | ..  | ..   |  |
| Moffat Mills                            | 70                      | 474                           | 126                          | 62                           | 141                                    | 25   | ..                                    | 404                         | 4349   | 557                                | 2 7                          | ..  | ..   |  |
| Newmains and Cambusnethan               | 110                     | 694                           | ..                           | 4                            | 333                                    | 86   | 16                                    | 76                          | 4868   | 606                                | 2 6                          | ..  | ..   |  |
| Plains                                  | 96                      | 116                           | 376                          | 63                           | 148                                    | 5  | 10                                    | 50                          | 3973   | 632                                | 3 4½                         | ..  | ..   |  |
| Rigside                                 | 63                      | 528                           | ..                           | 94                           | 402                                    | 1  | 2                                     | 228                         | 2410   | 245                                | 2 0                          | ..  | ..   |  |
| Stonefield                              | 150                     | 388                           | ..                           | 49                           | 262                                    | ..   | 19                                    | ..                          | 3746   | 438                                | 2 6                          | ..  | ..   |  |
| Strathaven                              | 211                     | ..                            | 1433                         | 55                           | 560                                    | 34   | ..                                    | 100                         | 4544   | 571                                | 2 2½                         | ..  | 2  |  |
| Uddingston                              | 88                      | 171                           | 92                           | 80                           | 276                                    | ..   | 30                                    | ..                          | 3326   | 366                                | 2 4                          | ..  | ..   |  |
| Upshall...                              | 223                     | 2144                          | ..                           | ..                           | 954                                    | 1054   | 116                                   | 539                         | 11415  | 1818                               | 3 0                          | ..  | ..   |  |
| PRODUCTIVE SOCIETY—                     |                         |                               |                              |                              |  |  |                                       |                             |        |                                    |                              |   |  |  |
| Strathaven Bleaching and Drying Company | 40                      | 460                           | ..                           | ..                           | 460                                    | ..   | ..                                    | ..                          | ..     | 35                                 | ..                           | ..  | ..   |  |
| EAST OF SCOTLAND DISTRICT—              |                         |                               |                              |                              |  |  |                                       |                             |        |                                    |                              |   |  |  |
| Armadale                                | 367                     | 4691                          | ..                           | 330                          | 1079                                   | 1434   | 150                                   | 2237                        | 17102  | 2646                               | 3 6½                         | 2   | 3  |  |
| Bathgate                                | 656                     | 7193                          | ..                           | 1113                         | 2522                                   | 2653   | 113                                   | 385                         | 24723  | 3418                               | 2 10½                        | 12  | ..   |  |
| Bonnynrigg                              | 312                     | 2886                          | 949                          | 364                          | 2281                                   | 1677   | 113                                   | 482                         | 14265  | 1869                               | 2 7                          | ..  | 1  |  |
| Broxburn                                | 829                     | 8677                          | ..                           | 652                          | 3278                                   | 1760   | 315                                   | 3334                        | 42435  | 7362                               | 3 7                          | ..  | ..   |  |
| Dalkeith                                | 547                     | 4010                          | ..                           | 230                          | 3328                                   | ..   | 32                                    | 1123                        | 23593  | 3811                               | 3 0                          | ..  | ..   |  |
| Edinburgh Bread                         | 552                     | 1098                          | ..                           | 90                           | 320                                    | 1425   | 28                                    | ..                          | 4678   | 518                                | ..                           | ..  | ..   |  |
| Farmers' Supply Association             | 498                     | 3356                          | ..                           | ..                           | ..                                     | ..   | ..                                    | ..                          | 19317  | 100                                | ..                           | ..  | ..   |  |

EAST OF SCOTLAND—continued.

|                              |      |       |      |      |       |       |     |       |        |       |       |    |    |
|------------------------------|------|-------|------|------|-------|-------|-----|-------|--------|-------|-------|----|----|
| Edinburgh Northern           | 1490 | 11047 | 486  | 666  | 4177  | 3670  | 751 | 3877  | 40938  | 5908  | 2 10½ | 13 | 15 |
| Professional and C.S.        | 5129 | 5179  | 1672 | ..   | 27140 | ..    | ..  | 1138  | 175109 | 16420 | ..    | .. | .. |
| Roperie ..                   | 154  | 247   | 158  | ..   | 851   | ..    | ..  | 68    | 8590   | 1354  | ..    | .. | .. |
| St Outhbert's                | 2865 | 20200 | 7000 | 1681 | 4304  | 13359 | 810 | 14364 | 69602  | 12082 | 3 4   | .. | 5  |
| Gavieside ..                 | 102  | 623   | ..   | 232  | 561   | 25    | 5   | 549   | 5542   | 892   | 3 4½  | 1  | 1  |
| Gorebridge ..                | 242  | 617   | 305  | 84   | 831   | 872   | 28  | 60    | 11840  | 2059  | 3 9   | 1  | .. |
| Haddington ..                | 488  | 552   | 7    | 657  | 1093  | 880   | 120 | ..    | 11863  | 2158  | 3 6   | .. | .. |
| Hillwood ..                  | 500  | 2339  | ..   | 269  | 2001  | 235   | 84  | 823   | 22692  | 3678  | 2 11  | .. | .. |
| Juniper Green...             | 207  | 1589  | ..   | 73   | 536   | 153   | 31  | 608   | 9057   | 1649  | 3 7   | .. | 4  |
| Leavenseat ..                | 49   | 179   | 512  | 71   | 299   | 30    | ..  | 415   | 2288   | 246   | 2 2   | .. | .. |
| Leith ..                     | 1345 | 7067  | 1962 | 388  | 3855  | 8330  | 210 | 2523  | 33964  | 5839  | 3 0   | .. | .. |
| Musselburgh and Fisharrow..  | 420  | 2697  | 560  | 317  | 1640  | 1158  | 110 | 619   | 16407  | 2830  | 3 4½  | .. | 3  |
| Musselburgh Industrial       | 198  | 849   | 379  | ..   | 1227  | ..    | ..  | 444   | 8129   | 1493  | ..    | .. | .. |
| †Newhaven ..                 | 108  | 264   | ..   | 12   | 260   | 30    | 13  | 65    | 2197   | 219   | 2 0   | .. | .. |
| †Niddrie ..                  | 159  | 375   | 375  | 27   | 362   | 29    | 16  | 318   | 3931   | 652   | 3 0   | .. | .. |
| Norton Park ..               | 930  | 3989  | 108  | 272  | 2268  | 6555  | 141 | 375   | 23586  | 2556  | 2 10½ | .. | 5  |
| Oakbank ..                   | 268  | 1473  | 600  | 226  | 2096  | 1869  | 130 | ..    | 12622  | 1959  | 3 3   | .. | 2  |
| Penicuik ..                  | 1533 | 25548 | ..   | 1919 | 5512  | 5974  | 425 | 19998 | 66859  | 13397 | 3 7½  | 91 | 40 |
| Portobello ..                | 319  | 1909  | 4178 | ..   | 1759  | 5657  | 130 | 962   | 14309  | 2032  | 3 0   | .. | .. |
| Prestonpans ..               | 185  | 410   | 342  | 480  | 720   | 760   | 222 | ..    | 7363   | 1404  | 3 2½  | .. | .. |
| Rosewell ..                  | 82   | 292   | ..   | ..   | 997   | ..    | ..  | ..    | 5136   | 674   | ..    | .. | .. |
| Springfield ..               | 46   | 152   | ..   | 9    | 126   | 4     | 1   | ..    | 2500   | 560   | 3 3   | .. | .. |
| Tranent ..                   | 950  | 3180  | 6516 | 1210 | 6889  | 3713  | 458 | 95    | 38334  | 6541  | 3 3½  | .. | .. |
| West Barns ..                | 91   | 371   | 123  | ..   | 374   | ..    | ..  | 119   | 2789   | 481   | ..    | .. | .. |
| West Benhar ..               | 200  | 280   | ..   | 17   | 303   | 31    | 29  | 77    | 4745   | 768   | 3 0   | .. | .. |
| West Calder ..               | 935  | 7642  | 3068 | 1534 | 3074  | 3327  | 643 | 7303  | 43207  | 7340  | 3 4   | 42 | 30 |
| PRODUCTIVE SOCIETY—          |      |       |      |      |       |       |     |       |        |       |       |    |    |
| Edinburgh Printing           | 135  | 4329  | 8132 | 567  | ..    | 10902 | 375 | 44    | 7237   | 669   | ..    | .. | 5  |
| FALKIRK DISTRICT—            |      |       |      |      |       |       |     |       |        |       |       |    |    |
| Bainsford & Grahamston Bak'g | 914  | 1590  | ..   | ..   | 386   | 739   | 60  | ..    | 9510   | 2041  | 3 10  | .. | 2  |
| Bonnybridge ..               | 341  | 4049  | 468  | ..   | 1766  | 968   | 95  | ..    | 15603  | 2614  | 3 4   | .. | .. |
| Bo'ness ..                   | 1125 | 9411  | 1410 | 585  | 4869  | 3628  | 73  | 3092  | 35597  | 5439  | 2 11  | 3  | .. |
| Camelon ..                   | 375  | 4406  | 852  | 179  | 1735  | 2005  | 62  | 1120  | 17629  | 2725  | 3 4   | .. | 2  |
| Carron...                    | 170  | 811   | 566  | ..   | 568   | ..    | ..  | ..    | 7136   | 918   | ..    | .. | .. |
| Carronhall and Kinnaird      | 181  | 435   | ..   | ..   | 339   | ..    | ..  | ..    | 3168   | 404   | ..    | .. | .. |
| Carronshore Baking ..        | 185  | 951   | 200  | 12   | 209   | 782   | ..  | ..    | 2208   | 503   | 3 8   | .. | .. |
| Denny and Dunipace...        | 364  | 3090  | 726  | 215  | 1384  | 2036  | 70  | 935   | 11757  | 1592  | 2 8   | .. | .. |

\* Seven months' trade.

† Nine months' trade.

# POSITION OF CO-OPERATION IN SCOTLAND IN 1886—continued.

| NAME OF SOCIETY.             | No. of Members at end of 1885. | LIABILITIES.                  |                              |                              | ASSETS.                                 |  |                                       |                             | TRADE.  | PROFITS.                             |                                    |                              |   |  |
|------------------------------|--------------------------------|-------------------------------|------------------------------|------------------------------|---|--|---------------------------------------|-----------------------------|---------|--------------------------------------|------------------------------------|------------------------------|---|--|
|                              |                                | Share Capital at end of 1885. | Loan Capital at end of 1885. | Reserve Fund at end of 1885. | Value of Saleable Stock at end of 1885. | Value of Land, Bldgs., & Fxd. Stk. at end of 1885. | Allowed for Depreciation during 1885. | Investments at end of 1885. |         | Received for Goods Sold during 1885. | Total Net Profit made during 1885. | Average Dividend Paid per s. | Applied for Educational Purposes during 1885. | Applied for Charitable Purposes during 1885. |
| FALKIRK DISTRICT—continued.  |                                |                               |                              |                              |   |  |                                       |                             |         |                                      |                                    |                              |   |  |
| Grahamston and Bainsford ... | 808                            | £ 7175                        | £ ..                         | £ 103                        | £ 3003                                  | £ 1524   | £ 81                                  | £ ..                        | £ 33062 | £ 4105                               | s. 6                               | £ ..                         | £ 10  |  |
| Grangemouth ...              | 856                            | 13303                         | 3546                         | 435                          | 2975                                    | 4420   | 268                                   | 9382                        | 30535   | 5657                                 | 3 4                                | 5                            | 3   |  |
| Kilsyth ...                  | 86                             | 221                           | ..                           | 108                          | 272                                     | 17   | 1                                     | ..                          | 2800    | 340                                  | 2 0                                | ..                           | ..  |  |
| Larbert ...                  | 130                            | 1804                          | ..                           | 36                           | 603                                     | 683  | 25                                    | 488                         | 4970    | 613                                  | 2 5                                | ..                           | ..  |  |
| Laurieston ...               | 117                            | 462                           | ..                           | 93                           | 255                                     | 2  | 3                                     | ..                          | 4222    | 570                                  | 2 8                                | ..                           | ..  |  |
| Lennoxton ...                | 108                            | 1076                          | ..                           | 102                          | 602                                     | 11   | 10                                    | 86                          | 6000    | 704                                  | 2 8                                | ..                           | ..  |  |
| Longcroft ...                | 126                            | 1432                          | ..                           | 135                          | 313                                     | 285  | 40                                    | 511                         | 4418    | 662                                  | 3 1                                | ..                           | ..  |  |
| Redding ...                  | 750                            | 11435                         | ..                           | 945                          | 2782                                    | 969  | 400                                   | 803                         | 26148   | 5368                                 | 3 8½                               | 12                           | 6   |  |
| Skinflats ...                | 155                            | 2229                          | ..                           | 158                          | 483                                     | ..   | 8                                     | 2234                        | 8348    | 1365                                 | 3 3                                | ..                           | ..  |  |
| Slamannan ...                | 1363                           | 2226                          | 5477                         | 306                          | 6468                                    | 4314   | 322                                   | ..                          | 54040   | 9431                                 | 3 6                                | ..                           | 5   |  |
| Stenhousemuir Baking ...     | 328                            | 1460                          | ..                           | ..                           | 961                                     | 490  | 49                                    | 263                         | 3080    | 762                                  | 4 2                                | ..                           | ..  |  |
| Stenhousemuir Equitable ...  | 238                            | 2254                          | ..                           | ..                           | 1053                                    | 313  | 14                                    | 104                         | 7278    | 1005                                 | 2 6½                               | 17                           | 1   |  |
| FIFE AND KINROSS DISTRICT—   |                                |                               |                              |                              |   |  |                                       |                             |         |                                      |                                    |                              |   |  |
| Auchtermuchty ...            | 248                            | 1396                          | 150                          | 112                          | 1727                                    | ..   | ..                                    | ..                          | 6144    | 822                                  | 2 8                                | ..                           | 1   |  |
| Auchtermuchty Coal ...       | 195                            | 157                           | ..                           | 21                           | 10                                      | 2  | ..                                    | ..                          | 877     | 225                                  | 2 4½                               | ..                           | 5   |  |
| Blebo Works ...              | 55                             | 138                           | ..                           | 15                           | 401                                     | 14   | ..                                    | ..                          | 2219    | 225                                  | 2 4½                               | ..                           | ..  |  |
| Buckhaven ...                | 172                            | 1130                          | 354                          | 112                          | 1194                                    | 588  | 65                                    | ..                          | 5350    | 797                                  | 3 0                                | ..                           | ..  |  |
| Burntisland ...              | 209                            | 715                           | ..                           | 50                           | 803                                     | 153  | 50                                    | ..                          | 6207    | 651                                  | 2 6                                | ..                           | ..  |  |
| Burntisland Bread ...        | 276                            | 771                           | ..                           | ..                           | 173                                     | ..   | ..                                    | 120                         | 2709    | 3                                    | ..                                 | ..                           | ..  |  |
| Coalton of Wemyss ...        | 81                             | 422                           | ..                           | ..                           | 636                                     | 14   | ..                                    | ..                          | 3488    | 669                                  | 3 7½                               | ..                           | ..  |  |
| Cowdenbeath ...              | 582                            | 3894                          | ..                           | 27                           | 2155                                    | 1313   | 80                                    | ..                          | 15000   | 2760                                 | 3 8                                | ..                           | ..  |  |
| Dunfermline ...              | 3331                           | 32463                         | ..                           | ..                           | 15019                                   | 11511  | 1211                                  | 102                         | 104338  | 14918                                | 2 11½                              | ..                           | 32  |  |
| Edenvale ...                 | 50                             | 174                           | 150                          | ..                           | 233                                     | ..   | ..                                    | ..                          | 923     | 120                                  | ..                                 | ..                           | ..  |  |
| Ferry-Port-on-Craig ...      | 208                            | 787                           | ..                           | 55                           | 382                                     | 720  | 10                                    | ..                          | 2360    | 214                                  | 1 8½                               | ..                           | 1   |  |
| Kelty ...                    | 404                            | 3523                          | ..                           | 268                          | 1885                                    | 1035   | 87                                    | 636                         | 18468   | 3458                                 | 3 8                                | ..                           | ..  |  |
| Kingseat ...                 | 113                            | 288                           | 12                           | 22                           | 371                                     | 24   | 9                                     | 69                          | 4074    | 824                                  | 3 10                               | ..                           | ..  |  |
| Kinross Equitable ...        | 21                             | 73                            | 20                           | ..                           | 151                                     | ..   | ..                                    | ..                          | 1800    | 222                                  | 3 6                                | ..                           | ..  |  |
| Kinross and Vicinity ...     | 144                            | 243                           | 100                          | 115                          | 320                                     | 24   | 5                                     | 57                          | 2500    | 250                                  | 2 1½                               | ..                           | ..  |  |
| Springfield ...              | 50                             | 174                           | ..                           | 6                            | 233                                     | 258  | ..                                    | ..                          | 1646    | 194                                  | 2 11                               | ..                           | ..  |  |



|                                |      |       |       |      |      |       |     |       |       |      |    |                  |     |     |    |
|--------------------------------|------|-------|-------|------|------|-------|-----|-------|-------|------|----|------------------|-----|-----|----|
| PRODUCTIVE SOCIETY—            | 100  | 825   | 216   | 180  | 908  | 210   | 10  | 98    | 1096  | 57   | .. | ..               | ..  | ..  | .. |
| Dunfermline Manufacturing...   |      |       |       |      |      |       |     |       |       |      |    |                  |     |     |    |
| GLASGOW AND SUBURBS—           | 140  | 218   | 594   | 100  | 422  | 25    | ..  | 445   | 5197  | 527  | 2  | 1                | 2   | ..  | .. |
| Avonbank (Rutherglen)          | 50   | 124   | ..    | 58   | 134  | ..    | ..  | ..    | 4204  | 634  | 2  | 2                | ..  | ..  | .. |
| Blairdardie ...                | 327  | 894   | 509   | ..   | 783  | ..    | ..  | ..    | 15620 | 3258 | .. | ..               | ..  | ..  | .. |
| Bridgeton Victualling          |      |       |       |      |      |       |     |       |       |      |    |                  |     |     |    |
| Bridgeton Old Victualling and  |      |       |       |      |      |       |     |       |       |      |    |                  |     |     |    |
| Baking                         | 767  | 2294  | ..    | 252  | 1393 | 119   | ..  | ..    | 42024 | 7800 | 4  | 3                | ..  | 10  | 10 |
| Cadder...                      | 80   | 160   | 800   | 47   | 205  | 4     | 28  | 798   | 7164  | 1113 | 3  | 0 $\frac{1}{2}$  | ..  | 5   | .. |
| Clydebank                      | 185  | 675   | 1379  | 48   | 267  | 517   | 15  | 1187  | 6397  | 755  | 2  | 2                | 23  | ..  | .. |
| Condorrat                      | 69   | 147   | ..    | 51   | 157  | 51    | ..  | ..    | 1778  | 239  | .. | ..               | ..  | ..  | .. |
| Cowlairs                       | 625  | 2043  | ..    | 141  | 1336 | 152   | 38  | 778   | 18860 | 2428 | 2  | 6 $\frac{1}{2}$  | ..  | 5   | .. |
| Cumbernauld ...                | 77   | 385   | 70    | 50   | 213  | 200   | ..  | 52    | 2082  | 265  | 2  | 6 $\frac{1}{2}$  | ..  | 1   | .. |
| Dalmuir                        | 232  | 1320  | 3069  | 102  | 523  | 3339  | 107 | 661   | 8172  | 1087 | 2  | 7                | 28  | ..  | .. |
| Dumbarton Equitable            | 1341 | 11495 | 15561 | 1348 | 5617 | 10208 | 393 | 12414 | 55774 | 7462 | 2  | 7                | 150 | 113 | .. |
| Glasgow—                       |      |       |       |      |      |       |     |       |       |      |    |                  |     |     |    |
| Drapery and Furnishing         | *14  | 1679  | 1968  | 29   | 3326 | 325   | 68  | 107   | 9242  | 421  | 0  | 10               | 1   | ..  | .. |
| Eastern                        | 701  | 1275  | 2503  | 275  | 477  | 3     | 55  | 1056  | 18270 | 2215 | 2  | 2                | 55  | 2   | 2  |
| London Road                    | 602  | 966   | 840   | 106  | 1189 | 140   | 28  | 1458  | 13069 | 1889 | 2  | 9 $\frac{1}{2}$  | ..  | ..  | .. |
| South-Eastern                  | 206  | 696   | 88    | ..   | 261  | ..    | ..  | 52    | 7131  | 827  | .. | ..               | ..  | ..  | .. |
| St George's...                 | 454  | 674   | 590   | 16   | 514  | 120   | 28  | 364   | 7855  | 792  | 1  | 11 $\frac{1}{2}$ | 1   | ..  | .. |
| St Rollox                      | 147  | 818   | 152   | 142  | 91   | 5909  | 46  | 87    | 2967  | 246  | 1  | 8                | ..  | ..  | .. |
| Govan                          | 229  | 826   | ..    | ..   | 582  | ..    | ..  | ..    | 6859  | 974  | .. | ..               | ..  | ..  | .. |
| Govan Equitable                | 348  | 1224  | 1932  | ..   | 2444 | ..    | ..  | 185   | 8435  | 600  | .. | ..               | ..  | ..  | .. |
| Kirkintilloch                  | 347  | 1476  | 292   | 76   | 788  | 572   | 14  | 467   | 8882  | 1042 | 2  | 4 $\frac{1}{2}$  | ..  | ..  | .. |
| Milngavie                      | 155  | 549   | 60    | 36   | 130  | 19    | 9   | 622   | 7109  | 1200 | 3  | 6                | ..  | ..  | .. |
| New Rutherglen                 | ..   | ..    | ..    | ..   | ..   | ..    | ..  | ..    | ..    | ..   | .. | ..               | ..  | ..  | .. |
| Parkhead                       | 264  | 741   | 612   | 77   | 362  | 12    | ..  | 1174  | 8860  | 1099 | 2  | 6                | 3   | ..  | .. |
| Parkhead & Westmuir Econ'cal   | 358  | 1176  | ..    | 28   | 1512 | 100   | ..  | ..    | 13474 | 1437 | .. | ..               | ..  | ..  | .. |
| Polmadie                       | 47   | 16    | 67    | 7    | 100  | 15    | 2   | ..    | 1135  | 129  | 1  | 10               | ..  | ..  | .. |
| Rutherglen Victual'ng & Baking | 294  | 408   | ..    | ..   | 285  | ..    | ..  | ..    | 15909 | 2445 | .. | ..               | ..  | ..  | .. |
| Shettleston                    | 277  | 446   | 997   | 82   | 610  | 1409  | ..  | ..    | 9170  | 1250 | 2  | 9                | ..  | ..  | .. |
| Skaterigg                      | 360  | 2806  | ..    | 261  | 1050 | ..    | ..  | ..    | 4000  | 2846 | 2  | 5                | ..  | ..  | .. |
| Springburn                     | 254  | 676   | ..    | 166  | 371  | 16    | 6   | ..    | 12786 | 2173 | .. | ..               | ..  | ..  | .. |
| Tollcross                      | 313  | 482   | 1318  | 31   | 441  | ..    | 19  | 1810  | 13165 | 2168 | 3  | 4                | ..  | ..  | .. |
| Vale of Leven...               | 2169 | 3869  | 25984 | 450  | 5742 | 7458  | ..  | 18899 | 51403 | 7303 | 2  | 7 $\frac{1}{2}$  | 20  | 15  | .. |
| PERTH AND FORFAR DISTRICT—     |      |       |       |      |      |       |     |       |       |      |    |                  |     |     |    |
| Abernethy Bakers               | 120  | 100   | ..    | 80   | ..   | 20    | 4   | ..    | 1200  | 60   | 1  | 3                | ..  | ..  | .. |

\* Societies only.

# POSITION OF CO-OPERATION IN SCOTLAND IN 1886—continued.

| NAME OF SOCIETY.              | No. of Members at end of 1886. | LIABILITIES.                  |                              |                              | ASSETS.                                 |   |                                       |                             | TRADE. | PROFITS.                             |                                    |                              |   |  |
|-------------------------------|--------------------------------|-------------------------------|------------------------------|------------------------------|---|---|---------------------------------------|-----------------------------|--------|--------------------------------------|------------------------------------|------------------------------|---|--|
|                               |                                | Share Capital at end of 1886. | Loan Capital at end of 1886. | Reserve Fund at end of 1886. | Value of Saleable Stock at end of 1886. | Value of Land, Bldgs. & Fxd. Stk. at end of 1886. | Allowed for Depreciation during 1886. | Investments at end of 1886. |        | Received for Goods Sold during 1886. | Total Net Profit made during 1886. | Average Dividend Paid per £. | Applied for Educational Purposes during 1886. | Applied for Charitable Purposes during 1886. |
| PERTH, ETC.—continued.        |                                | £                             | £                            | £                            | £                                       | £   | £                                     | £                           | £      | £                                    | s. d.                              | £                            | £   |  |
| Aberthaven ...                | 72                             | 285                           | ..                           | ..                           | 153                                     | ..  | ..                                    | ..                          | 1915   | 210                                  | ..                                 | ..                           | ..  | ..   |
| Arbroath Equitable ...        | 1085                           | 8086                          | ..                           | ..                           | 2385                                    | 4498  | 55                                    | ..                          | 25561  | 3244                                 | 2 7                                | 3                            | 20  | ..   |
| Friendly Coal ...             | 3700                           | 1924                          | ..                           | 483                          | 273                                     | 1033  | 68                                    | ..                          | 7348   | 859                                  | 2 0                                | ..                           | 15  | ..   |
| High Street ...               | 806                            | 4986                          | 1144                         | ..                           | 3071                                    | 6791  | 120                                   | 672                         | 21242  | 2945                                 | 2 10                               | 20                           | 5   | ..   |
| Mutual Coal ...               | 463                            | 54                            | 200                          | ..                           | 18                                      | ..  | ..                                    | ..                          | 851    | 14                                   | ..                                 | ..                           | ..  | ..   |
| West Port Association         | 1902                           | 16533                         | ..                           | ..                           | 4776                                    | 7448  | 200                                   | 1920                        | 47821  | 6275                                 | 2 8                                | ..                           | 10  | ..   |
| Auchterarder Feus ...         | 132                            | 574                           | ..                           | ..                           | 310                                     | ..  | ..                                    | 107                         | 2745   | 312                                  | ..                                 | ..                           | ..  | ..   |
| Baking ...                    | 292                            | 147                           | 103                          | ..                           | 56                                      | ..  | ..                                    | 56                          | 1645   | 236                                  | ..                                 | ..                           | ..  | ..   |
| Provident ...                 | 184                            | 1143                          | 1114                         | 55                           | 1025                                    | 297   | 13                                    | 10                          | 4024   | 427                                  | 2 2                                | ..                           | 5   | ..   |
| Auchtergaven ...              | 99                             | 224                           | 100                          | 69                           | 218                                     | 170   | ..                                    | ..                          | 792    | 53                                   | ..                                 | ..                           | ..  | ..   |
| Blackford ...                 | 66                             | 156                           | ..                           | ..                           | 236                                     | ..  | ..                                    | ..                          | 1419   | 121                                  | ..                                 | ..                           | ..  | ..   |
| Blaigowrie ...                | 127                            | 324                           | 770                          | 97                           | 500                                     | 800   | ..                                    | ..                          | 3380   | 446                                  | 2 6                                | ..                           | ..  | ..   |
| Brechin Equitable ...         | 1311                           | 19857                         | ..                           | ..                           | 10042                                   | 3978  | 214                                   | 4040                        | 30883  | 3525                                 | 2 4½                               | ..                           | 10  | ..   |
| Brechin United Association    | 1266                           | 12424                         | 235                          | ..                           | 4232                                    | ..  | 176                                   | ..                          | 6879   | 2783                                 | 2 2½                               | ..                           | 15  | ..   |
| Carnoustie ...                | 892                            | 8846                          | ..                           | ..                           | 4390                                    | 2308  | 125                                   | ..                          | 18544  | 2218                                 | 2 5½                               | ..                           | ..  | ..   |
| Carnoustie Equitable...       | 104                            | 532                           | ..                           | ..                           | 411                                     | 364   | 10                                    | ..                          | 2300   | 175                                  | 1 11                               | ..                           | ..  | ..   |
| Comrie...                     | 160                            | 508                           | ..                           | 550                          | 544                                     | ..  | ..                                    | ..                          | 4000   | 440                                  | ..                                 | ..                           | 1   | ..   |
| Crieff ...                    | 287                            | 490                           | ..                           | 45                           | 900                                     | 100   | 28                                    | ..                          | 6400   | 730                                  | 2 1                                | ..                           | 3   | ..   |
| Deanston ...                  | 100                            | 205                           | ..                           | 5                            | 290                                     | ..  | ..                                    | 62                          | 2390   | 102                                  | 1 2                                | ..                           | ..  | ..   |
| Dunblane ...                  | ..                             | ..                            | ..                           | ..                           | ..                                      | ..  | ..                                    | ..                          | ..     | ..                                   | ..                                 | ..                           | ..  | ..   |
| Dundee Eastern ...            | 1750                           | 4219                          | ..                           | 358                          | 1569                                    | 2423  | ..                                    | 2                           | 43346  | 4623                                 | 2 5                                | ..                           | ..  | ..   |
| Dundee Professional Supply... | 340                            | 349                           | 2169                         | ..                           | 4694                                    | ..  | ..                                    | ..                          | 10565  | 270                                  | ..                                 | ..                           | ..  | ..   |
| Dunning ...                   | 100                            | 200                           | ..                           | 20                           | 221                                     | 4   | ..                                    | ..                          | 1336   | 105                                  | 1 8½                               | ..                           | ..  | ..   |
| Forfar East Port Saving       | 195                            | 285                           | ..                           | ..                           | 580                                     | 470   | ..                                    | ..                          | 1630   | 493                                  | 3 3                                | ..                           | ..  | ..   |
| Coal ...                      | 950                            | 617                           | ..                           | ..                           | 27                                      | ..  | ..                                    | ..                          | 2432   | 178                                  | ..                                 | ..                           | ..  | ..   |
| Northern ...                  | 299                            | 474                           | 1019                         | ..                           | 628                                     | ..  | 42                                    | ..                          | 7001   | 1408                                 | 4 5                                | ..                           | 5   | ..   |
| Free Trade Saving...          | 267                            | 346                           | ..                           | ..                           | 419                                     | ..  | ..                                    | ..                          | 6330   | 1206                                 | ..                                 | ..                           | ..  | ..   |
| Victoria Coal ...             | 150                            | 254                           | ..                           | ..                           | 47                                      | ..  | ..                                    | ..                          | 992    | 50                                   | 1 0                                | ..                           | ..  | ..   |
| West Port ...                 | 210                            | 310                           | ..                           | ..                           | 426                                     | ..  | ..                                    | ..                          | 3978   | 687                                  | ..                                 | ..                           | ..  | ..   |

PERTH, ETC.—*continued.*

|                             |      |      |       |       |       |       |     |      |       |       |       |     |     |     |     |
|-----------------------------|------|------|-------|-------|-------|-------|-----|------|-------|-------|-------|-----|-----|-----|-----|
| Forfar West Town            | 273  | 481  | ..    | ..    | 814   | 2601  | 142 | ..   | ..    | 5877  | 1282  | 2   | 6   | ..  | ..  |
| Kirriemuir                  | 1028 | 4894 | ..    | ..    | 3649  | ..    | ..  | ..   | ..    | 24007 | 2987  | 9   | ..  | ..  | ..  |
| Monifeth Coal               | 63   | 29   | ..    | ..    | ..    | ..    | ..  | ..   | ..    | 234   | 3106  | ..  | ..  | ..  | ..  |
| Montrose Baking and Trading | 1367 | 2779 | ..    | ..    | 2030  | ..    | ..  | ..   | ..    | 20968 | 334   | ..  | ..  | ..  | ..  |
| Muthill                     | 156  | 132  | ..    | ..    | 155   | ..    | ..  | ..   | ..    | 3440  | 10318 | 2   | 3½  | 188 | 32  |
| Perth, City of              | 2756 | 7352 | ..    | 17838 | 12577 | 13195 | 680 | 4941 | 90259 | 1925  | 250   | 2   | 3   | 3   | 3   |
| Perth Coal                  | 463  | 293  | ..    | ..    | 154   | 45    | 25  | 200  | 1378  | 85    | 594   | 2   | 5   | ..  | ..  |
| Scone                       | 231  | 289  | ..    | ..    | 140   | ..    | ..  | 3    | 5500  | ..    | ..    | ..  | ..  | ..  | ..  |
| St Johnstone (Perth)        | 320  | 660  | ..    | ..    | 175   | ..    | 12  | ..   | ..    | ..    | ..    | ..  | ..  | ..  | ..  |
| RENFREWSHIRE DISTRICT—      |      |      |       |       |       |       |     |      |       |       |       |     |     |     |     |
| Barthead                    | 1660 | 5676 | 12655 | 673   | 3906  | 10339 | 142 | 4147 | 52008 | 7099  | 2     | 9   | 85  | 86  | 86  |
| Bridge-of-Weir              | 175  | 758  | 350   | 115   | 416   | 441   | ..  | 173  | 6101  | 920   | 2     | 11  | ..  | 4   | 4   |
| Busby                       | 263  | 484  | 1915  | 78    | 567   | 85    | 12  | ..   | 10868 | 1489  | 2     | 9   | 4   | ..  | ..  |
| Cathcart                    | 94   | 94   | 241   | 4     | 66    | 18    | 31  | ..   | 1409  | 143   | 1     | 8   | ..  | ..  | ..  |
| Clippens                    | 50   | 126  | 30    | 23    | 197   | 14    | 3   | 45   | 2630  | 278   | 2     | 1   | ..  | ..  | ..  |
| East Kilbride               | 107  | 177  | 238   | 119   | 252   | 667   | 3   | ..   | 2867  | 334   | 2     | 2   | 2   | 2   | 2   |
| Greenock—Roxburgh Street    | 414  | 1180 | 138   | 71    | 1155  | 178   | 28  | ..   | 10783 | 1195  | 2     | 2   | 6   | 12  | 12  |
| East End                    | 295  | 1018 | 842   | 113   | 1104  | 2304  | 87  | 250  | 9469  | 1129  | 2     | 1½  | 24  | ..  | 10  |
| Industrial                  | 240  | 860  | ..    | 35    | 26    | ..    | ..  | 690  | 6043  | 764   | 2     | 2   | ..  | ..  | ..  |
| Howwood                     | 98   | 280  | 363   | 34    | 285   | 83    | 6   | 449  | 4015  | 475   | 2     | 3   | ..  | ..  | ..  |
| Hurlet and Nitshill         | 181  | 1649 | 461   | ..    | 579   | ..    | ..  | 1723 | 6454  | 1334  | ..    | ..  | ..  | ..  | ..  |
| Johnstone                   | 786  | 2217 | 5838  | 276   | 2470  | 4173  | 160 | 1049 | 29256 | 4196  | 2     | 10½ | 12  | 29  | 29  |
| Kilbarchan                  | 355  | 2446 | 679   | 238   | 1145  | 931   | 5   | 1625 | 14159 | 1622  | 2     | 3½  | 12  | 7   | 7   |
| Kinning Park                | 1191 | 3806 | 2710  | 326   | 1136  | 178   | 71  | 530  | 22573 | 2081  | 1     | 10  | 12  | 21  | 21  |
| Kinning Park United Baking  | *33  | 3587 | 18952 | 1092  | 1493  | 15793 | 302 | 3053 | 40232 | 2269  | 0     | 11½ | 6   | 10  | 10  |
| Linwood                     | 152  | 1071 | ..    | 137   | 555   | 34    | 4   | ..   | 9080  | 1435  | 2     | 11½ | ..  | 4   | 4   |
| Lochwinnoch                 | 131  | 912  | ..    | 49    | 144   | 362   | 5   | 298  | 3509  | 553   | 2     | 10½ | ..  | ..  | ..  |
| Newton Mearns               | 120  | 217  | ..    | ..    | 234   | ..    | 7   | ..   | 1703  | 178   | 2     | 0   | ..  | ..  | ..  |
| Paisley Equitable           | 560  | 863  | 3324  | ..    | 713   | 4476  | ..  | ..   | 20578 | 2199  | 2     | 0½  | 36  | 14  | 14  |
| Paisley Provident           | 2425 | 6331 | 16214 | 135   | 10103 | 12389 | 816 | 3195 | 83863 | 11097 | 2     | 3   | 277 | 160 | 160 |
| Pollokshaws                 | 190  | 282  | 45    | ..    | 143   | ..    | ..  | 438  | 5549  | 891   | ..    | ..  | ..  | ..  | ..  |
| Port-Glasgow Company        | 332  | 161  | 1173  | 100   | ..    | 94    | ..  | ..   | 8216  | 960   | 2     | 2½  | ..  | 20  | 20  |
| Port-Glasgow Provident      | 273  | 377  | 844   | 51    | 361   | 60    | 27  | 131  | 5799  | 860   | 2     | 8½  | ..  | 2   | 2   |
| Renfrew Equitable           | 142  | 660  | 998   | 117   | 363   | 750   | 28  | 751  | 5605  | 716   | 2     | 4½  | 17  | 16  | 16  |
| Thornliebank                | 344  | 1160 | 6302  | 75    | 741   | 1038  | 38  | 5976 | 13329 | 1830  | 2     | 10  | 96  | 2   | 2   |
| Underwood Coal (Paisley)    | 148  | 109  | ..    | 104   | 93    | ..    | 10  | ..   | 6741  | 866   | 2     | 5   | ..  | 5   | 5   |
| PRODUCTIVE SOCIETY—         |      |      |       |       |       |       |     |      |       |       |       |     |     |     |     |
| Paisley Manufacturing       | 325  | 4417 | 6237  | 264   | 9010  | 2313  | 81  | ..   | 25738 | 1919  | 0     | 11½ | ..  | ..  | 29  |

\* Societies only.



# POSITION OF CO-OPERATION IN SCOTLAND IN 1886—continued.

| NAME OF SOCIETY.                          | No. of Members at end of 1886. | LIABILITIES.                  |                              |                              | ASSETS.                                 |   |                                       | TRADE. | PROFITS.                    |                                      |                                    |                              |   |  |
|---|--------------------------------|-------------------------------|------------------------------|------------------------------|---|---|---------------------------------------|--------|-----------------------------|--------------------------------------|------------------------------------|------------------------------|---|--|
|   |                                | Share Capital at end of 1886. | Loan Capital at end of 1886. | Reserve Fund at end of 1886. | Value of Saleable Stock at end of 1886. | Value of Land, Bldgs., & Fixt. Sks. at end of 1886. | Allowed for Depreciation during 1886. |        | Investments at end of 1886. | Received for Goods Sold during 1886. | Total Net Profit made during 1886. | Average Dividend Paid per %. | Applied for Educational Purposes during 1886. | Applied for Charitable Purposes during 1886. |
| STIRLING, FIFE, AND CLACKMANNAN DISTRICT— |                                |                               |                              |                              |   |   |                                       |        |                             |                                      |                                    |                              |   |  |
| Alloa ...                                 | 1770                           | £ 25741                       | £ 1764                       | £ 455                        | £ 9134                                  | £ 16240   | £ 400                                 | £ 6497 | £ 52700                     | £ 6916                               | s. 2                               | £ 61                         | £ 22  | £  |
| Alva Baking ...                           | 612                            | 4263                          | 2400                         | 80                           | 1164                                    | 720   | 68                                    | ..     | 6897                        | 1200                                 | 3 0                                | 3                            | ..  | ..   |
| Alva Bazaar ...                           | 750                            | 7606                          | 1000                         | 202                          | 2378                                    | 2899  | 132                                   | ..     | 16444                       | 2985                                 | 2 10½                              | 30                           | 3   | ..   |
| Bannockburn ...                           | 557                            | 9253                          | ..                           | 975                          | 3565                                    | 2981  | 60                                    | 2204   | 21007                       | 2423                                 | 2 4½                               | 3                            | 10  | ..   |
| Bridge of Allan                           | 132                            | 289                           | 48                           | 11                           | 320                                     | 50  | ..                                    | ..     | 3258                        | 407                                  | 2 6                                | ..                           | ..  | ..   |
| Cambusbarrow                              | 160                            | 1039                          | ..                           | ..                           | 768                                     | ..  | ..                                    | 1077   | 5423                        | 1042                                 | ..                                 | ..                           | ..  | ..   |
| Clackmannan ...                           | 223                            | 2156                          | ..                           | 102                          | 1276                                    | 1037  | 82                                    | 193    | 9564                        | 1837                                 | 3 10½                              | ..                           | 8   | ..   |
| Coalsnaughton                             | 190                            | 1638                          | 375                          | 199                          | 1192                                    | 684   | 50                                    | 200    | 8203                        | 1624                                 | 3 6½                               | ..                           | 2   | ..   |
| Dysart ...                                | 869                            | 1630                          | ..                           | ..                           | 1731                                    | ..  | ..                                    | ..     | 27913                       | 4239                                 | ..                                 | ..                           | ..  | ..   |
| East Wemyss ...                           | 132                            | 682                           | 277                          | ..                           | 310                                     | 168   | ..                                    | ..     | 3480                        | 670                                  | 4 0                                | ..                           | ..  | ..   |
| Falkland                                  | 120                            | 527                           | 23                           | ..                           | 460                                     | 687   | 20                                    | ..     | 2219                        | 141                                  | 1 6                                | ..                           | ..  | ..   |
| Freuchie ...                              | 129                            | 759                           | 301                          | 163                          | 1125                                    | 500   | 22                                    | ..     | 3656                        | 266                                  | 1 10                               | ..                           | ..  | ..   |
| Freuchie New Store                        | 91                             | 537                           | 318                          | 100                          | 999                                     | 247   | 5                                     | ..     | 2092                        | 225                                  | 2 2                                | ..                           | ..  | ..   |
| Gallatown ...                             | 107                            | 87                            | ..                           | 8                            | 152                                     | ..  | ..                                    | ..     | 2136                        | 340                                  | 3 5½                               | ..                           | ..  | ..   |
| Kettle ...                                | 246                            | 895                           | 225                          | 93                           | 1230                                    | 216   | 15                                    | ..     | 4765                        | 470                                  | 2 6                                | ..                           | ..  | 5  |
| Kettle Baking...                          | 335                            | 1007                          | ..                           | 106                          | 316                                     | 569   | 57                                    | 107    | 4929                        | 699                                  | 3 4                                | 2                            | ..  | ..   |
| Kirkcaldy ...                             | 442                            | 1121                          | 175                          | ..                           | 751                                     | 649   | 81                                    | ..     | 10136                       | 1284                                 | 2 3                                | ..                           | ..  | ..   |
| Kirkland                                  | 102                            | 393                           | 71                           | 30                           | 657                                     | 14  | 6                                     | ..     | 4086                        | 424                                  | 2 2                                | ..                           | ..  | ..   |
| Lassodie ...                              | 129                            | 472                           | ..                           | ..                           | 701                                     | 15  | ..                                    | 22     | 4133                        | 904                                  | 3 7                                | ..                           | ..  | ..   |
| Leslie Bread                              | 396                            | 1343                          | ..                           | ..                           | 386                                     | ..  | ..                                    | 103    | 5364                        | 1002                                 | ..                                 | ..                           | ..  | ..   |
| Leslie Old ...                            | 240                            | 1162                          | 531                          | 116                          | 588                                     | 390   | 12                                    | ..     | 4061                        | 737                                  | 3 8                                | 4                            | 1   | ..   |
| Leslie and Prinlows                       | 479                            | 4031                          | ..                           | 383                          | 1561                                    | 1656  | 99                                    | 268    | 10972                       | 2338                                 | 4 3½                               | 4                            | 2   | ..   |
| Leven ...                                 | 150                            | 546                           | ..                           | 17                           | 453                                     | 49  | ..                                    | 42     | 4401                        | 700                                  | 3 3                                | ..                           | ..  | ..   |
| Leven Baking...                           | 494                            | 1835                          | ..                           | 110                          | 280                                     | 1258  | ..                                    | ..     | 6915                        | 1150                                 | 3 4                                | 1                            | ..  | ..   |
| Lochgelly ...                             | 504                            | 6203                          | 1659                         | 707                          | 1288                                    | 2368  | 100                                   | 371    | 24718                       | 3719                                 | 2 10                               | ..                           | ..  | ..   |
| Markinch                                  | 341                            | 1832                          | 90                           | 360                          | 619                                     | 1421  | 10                                    | ..     | 9566                        | 1623                                 | 3 6                                | 6                            | ..  | ..   |
| Menstrie                                  | 192                            | 3588                          | ..                           | 153                          | 1125                                    | 994   | 63                                    | 1488   | 4947                        | 617                                  | 2 7                                | 15                           | 4   | ..   |
| Newburgh ...                              | 264                            | 274                           | ..                           | ..                           | 148                                     | ..  | ..                                    | ..     | 1919                        | 220                                  | ..                                 | ..                           | ..  | ..   |

STIRLING, ETC.—continued.

|                             |       |        |       |        |       |      |      |         |       |      |    |     |
|-----------------------------|-------|--------|-------|--------|-------|------|------|---------|-------|------|----|-----|
| 494                         | 6107  | ..     | 183   | 2629   | 1803  | 71   | 698  | 18939   | 2955  | 3 1½ | .. | 5   |
| 209                         | 1918  | ..     | 149   | 1016   | 1003  | 14   | ..   | 8028    | 1233  | 3 1  | .. | 1   |
| 228                         | 1146  | ..     | 115   | 876    | 104   | 12   | 138  | 4722    | 648   | 2 7  | .. | ..  |
| 128                         | 571   | ..     | 12    | 243    | 19    | 3    | 69   | 4006    | 755   | 3 10 | 5  | ..  |
| 656                         | 2201  | 437    | 92    | 1283   | ..    | 90   | ..   | 11602   | 1536  | 2 4  | .. | 3   |
| 76                          | 142   | ..     | 11    | 161    | 8     | ..   | 60   | 1969    | 200   | 2 6  | .. | ..  |
| 802                         | 12432 | ..     | 124   | 2837   | 1399  | 120  | 8864 | 16967   | 2396  | 2 9  | .. | 2   |
| 847                         | 5505  | ..     | ..    | 1370   | 3182  | 113  | 1711 | 7264    | 1178  | 3 3  | .. | ..  |
| 123                         | 1468  | ..     | 109   | 453    | 461   | 13   | 492  | 3079    | 288   | 1 11 | 7  | ..  |
| 110                         | 778   | 456    | 500   | 1233   | 510   | ..   | 296  | 6700    | 1179  | 3 5  | .. | ..  |
| UNALLOTTED TO ANY DISTRICT— |       |        |       |        |       |      |      |         |       |      |    |     |
| 9308                        | 47451 | ..     | 1557  | 30857  | 39481 | 1307 | 4603 | 232351  | 36759 | 3 3  | .. | 200 |
| 380                         | 1120  | 300    | 242   | 816    | 1170  | 45   | ..   | 3050    | 354   | 2 0  | .. | ..  |
| 276                         | 1013  | ..     | 131   | 198    | 1249  | ..   | ..   | 4775    | 752   | 2 10 | .. | 5   |
| 87                          | 134   | 62     | ..    | 356    | 32    | 8    | ..   | 1182    | 101   | ..   | .. | ..  |
| 229                         | 822   | ..     | 120   | 474    | ..    | 28   | ..   | 4587    | 478   | 2 6  | .. | ..  |
| 143                         | 436   | ..     | ..    | 785    | ..    | ..   | 64   | 2272    | 68    | ..   | .. | ..  |
| 323                         | 1473  | 800    | 183   | 1366   | 1262  | ..   | ..   | 7173    | 752   | 2 3½ | .. | ..  |
| 402                         | 3853  | ..     | 46    | 745    | 3397  | 45   | ..   | 6329    | 544   | 2 9  | .. | ..  |
| 104                         | 146   | 80     | 41    | 220    | 25    | 2    | 80   | 1686    | 66    | 0 10 | .. | 1   |
| 139                         | 1224  | ..     | 24    | 80     | 250   | ..   | ..   | 3268    | 96    | ..   | .. | 3   |
| 55                          | 915   | ..     | ..    | 379    | 27    | ..   | 195  | 7000    | 149   | ..   | .. | ..  |
| 481                         | 2399  | ..     | 434   | 1887   | 1098  | 30   | ..   | 15924   | 2774  | 3 4  | .. | ..  |
| 96                          | 424   | ..     | 60    | 208    | 8     | ..   | ..   | 1568    | 252   | 3 0  | .. | ..  |
| 197                         | 277   | ..     | 101   | 353    | 41    | ..   | ..   | 2675    | 356   | 2 6  | .. | ..  |
| 313                         | 1406  | 543    | 63    | 728    | 1788  | ..   | 119  | 8370    | 1100  | 2 6½ | .. | ..  |
| 276                         | 1013  | ..     | ..    | 198    | ..    | ..   | 750  | 4775    | 788   | ..   | .. | ..  |
| 721                         | 3646  | ..     | 535   | 2098   | 2225  | 43   | ..   | 10861   | 1138  | 2 3  | 5  | ..  |
| 59                          | 151   | ..     | 53    | 141    | ..    | ..   | 71   | 736     | 8     | ..   | .. | ..  |
| 301                         | 1438  | ..     | ..    | 1018   | 17    | 1    | ..   | 5640    | 1021  | 3 7  | .. | ..  |
| 486                         | 1319  | ..     | 368   | 1200   | 583   | 140  | ..   | 9697    | 1136  | 2 1  | 5  | 3   |
| 231                         | 56234 | 251852 | 25566 | 139898 | 65755 | 2080 | 1977 | 1857152 | 48864 | 0 6½ | .. | 150 |
| WHOLESALE SOCIETY—          |       |        |       |        |       |      |      |         |       |      |    |     |
| ..                          | ..    | ..     | ..    | ..     | ..    | ..   | ..   | ..      | ..    | ..   | .. | ..  |
| Scottish Wholesale          |       |        |       |        |       |      |      |         |       |      |    |     |

# SUMMARY OF RETURNS FOR 1886.

| NAME OF DISTRICT.                  | No. of Societies. | No. of Members at end of 1886. | LIABILITIES.                  |                              |                              | ASSETS.                                |   |                                       |                             | TRADE.   | PROFITS.                           |   |  |                                |
|------------------------------------|-------------------|--------------------------------|-------------------------------|------------------------------|------------------------------|--|---|---------------------------------------|-----------------------------|----------|------------------------------------|---|--|--------------------------------|
|                                    |                   |                                | Share Capital at end of 1886. | Loan Capital at end of 1886. | Reserve Fund at end of 1886. | Value of Salable Stock at end of 1886. | Value of Land, Bldgs., & Fxd. Stk. during 1886. | Allowed for Depreciation during 1886. | Investments at end of 1886. |          | Total Net Profit Made during 1886. | Applied for Educational Purposes during 1886. | Applied for Charitable Purposes during 1886. | Subscription to Central Board. |
| Ayrshire ...                       | 29                | 9137                           | £ 74029                       | £ 36294                      | £ 4362                       | £ 32970                                | £ 32146   | £ 1256                                | £ 29240                     | £ 261980 | £ 31365                            | £ 261   | £ 91   | £ s. d.<br>39 18 8             |
| Border Counties ...                | 12                | 6497                           | 68112                         | 11431                        | 3086                         | 33640                                  | 44887   | 1837                                  | 6605                        | 252134   | 37042                              | 21  | 32   | 27 11 4                        |
| Central ...                        | 43                | 8525                           | 37487                         | 27631                        | 5004                         | 25394                                  | 32422   | 1339                                  | 13436                       | 322391   | 43822                              | 90  | 14   | 33 1 0                         |
| East of Scotland ...               | 34                | 22891                          | 133310                        | 37432                        | 13490                        | 86063                                  | 76512   | 5483                                  | 62405                       | 796949   | 115584                             | 162   | 114  | 72 6 7                         |
| Falkirk ...                        | 20                | 8720                           | 69820                         | 13245                        | 3412                         | 31026                                  | 23186   | 1581                                  | 19018                       | 287509   | 46818                              | 37  | 29   | 34 12 2                        |
| Fife and Kinross ...               | 17                | 6239                           | 47173                         | 1002                         | 983                          | 26601                                  | 15866   | 1527                                  | 1082                        | 179199   | 26184                              | ...   | 39   | 13 17 7                        |
| Glasgow and Suburbs                | 31                | 11432                          | 40558                         | 59385                        | 3979                         | 31325                                  | 30713   | 878                                   | 42616                       | 386993   | 56624                              | 283   | 151  | 31 10 2                        |
| Perth and Forfar ...               | 39                | 24086                          | 101361                        | 24692                        | 2656                         | 57903                                  | 50777   | 1914                                  | 12013                       | 422537   | 53160                              | 214   | 124  | 29 14 2                        |
| Renfrewshire ...                   | 27                | 11084                          | 40918                         | 80549                        | 4229                         | 37257                                  | 56720   | 1866                                  | 24523                       | 408577   | 48832                              | 589   | 431  | 62 6 2                         |
| Stirling, Fife and Clackmannan ... | 38                | 13829                          | 113177                        | 10299                        | 5577                         | 46778                                  | 44301   | 1718                                  | 24900                       | 347180   | 52570                              | 141   | 68   | 26 8 4                         |
| Unallotted ...                     | 20                | 14376                          | 70660                         | 1785                         | 3958                         | 44107                                  | 52653   | 1649                                  | 5882                        | 333919   | 48892                              | 10  | 212  | 3 19 6                         |
| Wholesale ...                      | 1                 | 231                            | 56234                         | 251852                       | 25566                        | 139898                                 | 65755   | 2980                                  | 1977                        | 1857152  | 48864                              | ...   | 150  | 40 0 0                         |
| TOTALS ...                         | 311               | 137047                         | 854839                        | 555597                       | 76302                        | 592962                                 | 525938  | 24028                                 | 243697                      | 5856520  | 609557                             | 1808  | 1455   | 415 5 8                        |





# POSITION OF CO-OPERATION IN SCOTLAND IN 1909.

| NAME OF SOCIETY.        | No. of Members. | LIABILITIES.   |   |               | ASSETS.                  |  |                 |                        |       |                                 | No. of Employees on 31st Dec. |             | Salaries and Wages. |                                   | Sales during the Year. | PROFIT.                  |                 |                       |                      | Subscriptions. |  |
|-------------------------|-----------------|----------------|---|---------------|--------------------------|--|-----------------|------------------------|-------|---------------------------------|-------------------------------|-------------|---------------------|-----------------------------------|------------------------|--------------------------|-----------------|-----------------------|----------------------|----------------|--|
|                         |                 | Share Capital. | Loans, including any Overdraft from Bank. | Reserve Fund. | Value of Stock in Trade. | Value of Land, Buildings, Machinery and Fixed Stock. | Investments.    |                        |       | Owing to the Society for Goods. | Distributive.                 | Productive. | Net Profit.         | Interest on Share Capital, per £. |                        | Average Dividend, per £. | Bonus on Wages. | Educational Purposes. | Charitable Purposes. |                |  |
|                         |                 |                |   |               |                          |  | House Property. | All other Investments. |       |                                 |                               |             |                     |                                   |                        |                          |                 |                       |                      |                |  |
| AYRSHIRE DISTRICT—      | 200             | £ 1462         | £ ..                                      | £ ..          | £ 429                    | £ 3334   | £ ..            | £ 344                  | £ 509 | 4                               | ..                            | £ 341       | £ ..                | £ 3077                            | £ 143                  | £ s. d.                  | £ ..            | £ ..                  | £ 10                 |                |  |
| Annbank ..              | 1050            | 9141           | 5876                                      | 11566         | 4492                     | 9805   | ..              | 2306                   | 2632  | 34                              | 12                            | 1676        | 887                 | 30592                             | 3665                   | 365 1 6                  | ..              | ..                    | ..                   |                |  |
| Ardrossan ..            | 700             | 7464           | 2548                                      | 735           | 4440                     | 3107   | ..              | 3450                   | 1196  | 22                              | 21                            | 1253        | 1113                | 33373                             | 6078                   | 324 3 2 1                | ..              | ..                    | 9                    |                |  |
| Auchinleck ..           | 718             | 10418          | 5395                                      | 1377          | 3085                     | 4497   | 1833            | 8042                   | 1435  | 20                              | 9                             | 922         | 542                 | 23896                             | 3854                   | 426 2 10                 | ..              | 58                    | 23                   |                |  |
| Beith ..                | 411             | 5150           | 713                                       | 269           | 1986                     | 3281   | ..              | 1145                   | 487   | 9                               | 8                             | 597         | 499                 | 12464                             | 1553                   | 238 2 2                  | ..              | 9                     | 21                   |                |  |
| Campbeltown ..          | 650             | 5907           | 669                                       | 648           | 2523                     | 4609   | 885             | 1388                   | 1124  | 25                              | 10                            | 1473        | 642                 | 22922                             | 2761                   | 298 2 2                  | ..              | 36                    | 10                   |                |  |
| Carrick (Maybole)       | 176             | 898            | 120                                       | 172           | 618                      | ..   | ..              | 779                    | 132   | 5                               | ..                            | 208         | ..                  | 4095                              | 516                    | 50 2 6                   | ..              | ..                    | ..                   |                |  |
| Carronbridge ..         | 628             | 13157          | 140                                       | 689           | 3259                     | 2610   | 1491            | 7720                   | 1056  | 14                              | 9                             | 613         | 474                 | 16991                             | 3976                   | 509 2 10                 | ..              | 14                    | 14                   |                |  |
| Catrine ..              | 118             | 364            | 320                                       | 40            | 120                      | 440  | ..              | 457                    | 88    | 3                               | ..                            | 203         | ..                  | 3567                              | 547                    | 183 0                    | ..              | ..                    | 2                    |                |  |
| Creetown ..             | 648             | 12565          | 242                                       | 747           | 2468                     | 5037   | ..              | 6146                   | 855   | 14                              | 13                            | 864         | 799                 | 22714                             | 3934                   | 364 3 0                  | ..              | 53                    | 45                   |                |  |
| Crosshouse (Kilmarnock) | 108             | 449            | 40  | 41            | 279                      | 551  | ..              | 266                    | 216   | 2                               | ..                            | 152         | ..                  | 3034                              | 185                    | 20 1 2                   | ..              | ..                    | ..                   |                |  |
| Dalbeattie ..           | 370             | 5820           | 81  | 396           | 1984                     | 920  | ..              | 4222                   | 1098  | 9                               | 4                             | 531         | 282                 | 18147                             | 3081                   | 273 3 0                  | ..              | ..                    | 18                   |                |  |
| Dalmellington ..        | 380             | 4559           | 531                                       | 85            | 1824                     | 2131   | ..              | 1584                   | 344   | 15                              | 5                             | 735         | 353                 | 12807                             | 1917                   | 161 2 4                  | ..              | 20                    | 16                   |                |  |
| Dalry ..                | 998             | 26018          | 4061                                      | 1213          | 3462                     | 9895   | 4172            | 15521                  | 1006  | 21                              | 20                            | 1333        | 1116                | 32025                             | 6219                   | 721 3 2 1                | ..              | 28                    | 46                   |                |  |
| Darvel ..               | 657             | 17644          | 89  | 537           | 2786                     | 3952   | 5080            | 7191                   | 231   | 19                              | 14                            | 1053        | 770                 | 24886                             | 4385                   | 681 2 11                 | ..              | 89                    | 60                   |                |  |
| Dreghorn (Irvine)       | 1866            | 16644          | 4109                                      | 541           | 4905                     | 8421   | ..              | 10833                  | 2073  | 63                              | 11                            | 2501        | 1372                | 50273                             | 8312                   | 774 3 2                  | ..              | ..                    | 13                   |                |  |
| Dumfries & Maxwelltown  | 182             | 2477           | 30  | 125           | 827                      | 603  | ..              | 1330                   | 84    | 4                               | 4                             | 212         | 254                 | 7114                              | 907                    | 109 2 5 1                | ..              | ..                    | 2                    |                |  |
| Fergushill ..           | 1021            | 22359          | 955                                       | 2060          | 3056                     | 9050   | ..              | 13814                  | 1323  | 33                              | 25                            | 2000        | 1600                | 47061                             | 8280                   | 841 3 0                  | ..              | 4                     | 78                   |                |  |
| Galston ..              | 123             | 1768           | 25  | 184           | 236                      | 26   | ..              | 1925                   | ..    | 2                               | ..                            | 118         | ..                  | 4864                              | 811                    | 81 3 1                   | ..              | 1                     | 7                    |                |  |
| Glenbuck ..             | 835             | 12434          | 737                                       | 662           | 2541                     | 10217  | ..              | 2325                   | 277   | 20                              | 14                            | 1394        | 1096                | 33171                             | 5592                   | 514 3 0                  | ..              | 7                     | 67                   |                |  |
| Hurlford ..             | 650             | 9285           | 2669                                      | 505           | 2360                     | 5286   | ..              | 5473                   | ..    | 19                              | 13                            | 1190        | 722                 | 23538                             | 3674                   | 462 2 9 3                | ..              | 70                    | 26                   |                |  |
| Irvine and Fullarton    | 1496            | 25733          | 2564                                      | 2497          | 5585                     | 11859  | 6129            | 9413                   | 2351  | 60                              | 32                            | 2319        | 1783                | 61698                             | 10444                  | 840 3 1 3                | ..              | 45                    | 30                   |                |  |
| Kilbirnie ..            | 7527            | 137204         | 1454                                      | 4498          | 2570                     | 51190  | 30626           | 44522                  | 1128  | 249                             | 117                           | 1437        | 7494                | 201785                            | 25947                  | 4672 2 0 1               | ..              | 265                   | 354                  |                |  |
| Kilmarnock Equitable    | 796             | 20130          | 2018                                      | 1055          | 3704                     | 8555   | 5735            | 6508                   | 730   | 23                              | 16                            | 1417        | 1034                | 34919                             | 5989                   | 808 2 11                 | ..              | 60                    | 31                   |                |  |
| Kilwinning ..           | 117             | 752            | 17  | 52            | 450                      | 4  | ..              | 586                    | 222   | 3                               | ..                            | 113         | ..                  | 4719                              | 539                    | 27 2 1                   | ..              | ..                    | 2                    |                |  |
| Kirkcubbin ..           | 114             | 285            | 655                                       | 78            | 387                      | 425  | ..              | 193                    | 258   | 3                               | ..                            | 107         | ..                  | 2339                              | 252                    | 42 1 10                  | 6               | ..                    | ..                   |                |  |
| Largs ..                | 581             | 13077          | 673                                       | 582           | 2182                     | 1101   | 4120            | 8120                   | 1448  | 9                               | 4                             | 474         | 222                 | 13007                             | 2532                   | 461 3 3                  | ..              | 5                     | 30                   |                |  |
| Mauchline ..            | 100             | 1170           | 219                                       | ..            | 193                      | 37   | ..              | 1244                   | ..    | ..                              | ..                            | ..          | ..                  | 2650                              | 345                    | ..                       | ..              | ..                    | ..                   |                |  |
| Millport ..             | 681             | 8952           | 3692                                      | 876           | 2866                     | 3108   | 800             | 6620                   | 997   | 17                              | 15                            | 1054        | 943                 | 29818                             | 5163                   | 354 3 2                  | ..              | 24                    | 42                   |                |  |

| AYRSHIRE—continued.    |      |        |        |       |       |       |       |        |       |      |     |       |      |       |
|------------------------|------|--------|--------|-------|-------|-------|-------|--------|-------|------|-----|-------|------|-------|
| New Cumnock            | 473  | 1392   | 6410   | 550   | 3169  | 4214  | 1124  | 1441   | ..    | 3908 | 13  | 15    | 850  | 605   |
| Newmilns               | 1090 | 25443  | 9285   | 933   | 6745  | 10943 | ..    | 15550  | 3908  | 31   | 28  | 1742  | 1648 | 14921 |
| Old Cumnock            | 287  | 2937   | 116    | 130   | 631   | 495   | ..    | 2182   | 260   | 7    | ..  | 434   | ..   | 40658 |
| Patna                  | 346  | 5871   | 270    | 333   | 888   | 1931  | ..    | 3695   | 708   | 9    | 3   | 594   | 286  | 9747  |
| Stevenston..           | 960  | 15542  | 7331   | 1526  | 4160  | 8295  | 1740  | 11735  | ..    | 30   | 13  | 1372  | 957  | 18093 |
| Troon                  | 795  | 14128  | 2072   | 961   | 4887  | 8140  | 700   | 3992   | 729   | 27   | 13  | 1332  | 1005 | 3143  |
| Wigtown                | 164  | 988    | ..     | 14    | 432   | 394   | ..    | 454    | 261   | 5    | ..  | 223   | ..   | 6152  |
| BORDER COUNTIES DIST.— |      |        |        |       |       |       |       |        |       |      |     |       |      |       |
| Earlston               | 258  | 1437   | 707    | 60    | 975   | 1327  | ..    | 344    | 536   | 6    | 3   | 303   | 175  | 4321  |
| Galashiels             | 1240 | 24541  | 4645   | 1149  | 5715  | 14329 | 500   | 11396  | 3037  | 45   | 37  | 2502  | 2006 | 4321  |
| Coal                   | 114  | 1055   | ..     | 421   | 266   | 232   | ..    | 1831   | 4     | 6    | ..  | 413   | ..   | 5756  |
| Waverley               | 1180 | 22841  | 5895   | 1076  | 5794  | 12800 | 605   | 13921  | 1841  | 38   | 26  | 1353  | 1100 | 51362 |
| Hawick                 | 3886 | 56337  | 7054   | 4772  | 20522 | 17086 | 5850  | 34209  | 5566  | 131  | 82  | 6345  | 4315 | 8726  |
| Innerleithen           | 432  | 6063   | 1622   | 1247  | 3172  | 2753  | ..    | 4158   | 980   | 20   | 12  | 1693  | 496  | 724   |
| Jedburgh               | 397  | 4428   | 1040   | 197   | 2107  | 3408  | ..    | 800    | 942   | 12   | 3   | 484   | 294  | 5145  |
| Kelso                  | 302  | 2329   | 1283   | 30    | 558   | 257   | 1483  | 135    | 623   | 5    | 3   | 255   | 210  | 14211 |
| Lanholm                | 528  | 4222   | 1780   | 459   | 1968  | 2674  | ..    | 3463   | 646   | 15   | 7   | 360   | 511  | 26961 |
| Peebles                | 891  | 16375  | 2385   | 1970  | 4837  | 10281 | ..    | 6667   | 1799  | 41   | 13  | 2055  | 867  | 24103 |
| Riccarton Junction     | 58   | 520    | ..     | 2     | 258   | ..    | ..    | 302    | 141   | 2    | ..  | 126   | ..   | 4092  |
| Selkirk                | 1106 | 20610  | 7953   | 1773  | 5689  | 13390 | ..    | 14563  | 2566  | 31   | 49  | 2697  | 1571 | 8362  |
| Walkerburn             | 304  | 6300   | 3301   | 965   | 3863  | 1832  | 1381  | 4007   | 1686  | 15   | 17  | 1122  | 1187 | 482   |
| CENTRAL DISTRICT—      |      |        |        |       |       |       |       |        |       |      |     |       |      |       |
| Auchenheath            | 385  | 2360   | 642    | 394   | 1555  | 949   | ..    | 1248   | 1081  | 10   | 3   | 651   | 163  | 2083  |
| Bellshill and Mossend  | 1545 | 24316  | 4246   | 1236  | 7062  | 12852 | ..    | 11305  | 2028  | 51   | 29  | 3333  | 1754 | 6192  |
| Blantyre               | 1233 | 14762  | 5423   | 1897  | 5164  | 10146 | ..    | 8065   | 1462  | 55   | 21  | 2623  | 1406 | 3237  |
| Burnbank               | 1413 | 4610   | 19733  | 1861  | 5273  | 7870  | ..    | 15022  | 740   | 57   | 28  | 2768  | 1126 | 14068 |
| Calderbank             | 292  | 654    | 4042   | 248   | 695   | 1214  | ..    | 3045   | 535   | 9    | ..  | 528   | ..   | 8977  |
| Carlisle               | 981  | 13978  | 1059   | 491   | 3605  | 6242  | ..    | 6700   | 1708  | 22   | 12  | 1533  | 688  | 10321 |
| Carstairs Junction     | 327  | 1333   | 4951   | 114   | 1780  | 1578  | 760   | 2284   | 536   | 8    | 11  | 484   | 588  | 2136  |
| Chapelhall..           | 672  | 8978   | 1393   | 851   | 3069  | 3358  | ..    | 5660   | 817   | 27   | ..  | 1452  | ..   | 4642  |
| Chapelton              | 79   | 332    | 10     | 110   | 198   | 68    | ..    | 343    | 60    | 2    | ..  | 86    | ..   | 39744 |
| Clarkston              | 119  | 832    | 636    | 146   | 281   | 874   | ..    | 631    | 178   | 3    | ..  | 152   | ..   | 6462  |
| Cleland                | 600  | 4000   | 2130   | 316   | 1720  | 4200  | ..    | 730    | ..    | 22   | ..  | 1300  | ..   | 1874  |
| Coalburn               | 962  | 9148   | 4391   | 1149  | 5979  | 6863  | ..    | 3354   | 2303  | 33   | 26  | 1975  | 1088 | 201   |
| Coatbridge             | 6353 | 160099 | 3078   | 15779 | 27295 | 34225 | 23200 | 91515  | 15323 | 346  | 148 | 15398 | 8416 | 46737 |
| Crofthead              | 778  | 23021  | 353    | 463   | 4833  | 26065 | 3174  | 14100  | 6071  | 21   | 10  | 1437  | 647  | 6786  |
| Dalziel (Motherwell)   | 6283 | 13180  | 144657 | 8812  | 20952 | 37033 | 21084 | 120708 | 6071  | 252  | 156 | 15841 | 8742 | 48379 |

† Thirty-three weeks' trade.



# POSITION OF CO-OPERATION IN SCOTLAND IN 1909—continued.

| NAME OF SOCIETY.             | No. of Members. | LIABILITIES.   |   |               | ASSETS.                  |  |                   |                          | No. of Employees on 31st Dec.   |                 | Salaries and Wages. |             | Sales during the Year. | PROFIT.                      |                             |                |                               |                               |     |
|------------------------------|-----------------|----------------|---|---------------|--------------------------|--|-------------------|--------------------------|---------------------------------|-----------------|---------------------|-------------|------------------------|------------------------------|-----------------------------|----------------|-------------------------------|-------------------------------|-----|
|                              |                 | Share Capital. | Loans, including any Overdraft from Bank. | Reserve Fund. | Value of Stock in Trade. | Value of Land, Buildings, Machinery and Fixed Stock. | Investments.      |                          | Owing to the Society for Goods. | Distri- butive. | Pro- ductive.       | Net Profit. |                        | In- terest on Share Capital. | Aver- age Divi- dend per £. | Bonus on Wages | Subscrip- tions, Char- itable |                               |     |
|                              |                 |                |   |               |                          |  | House Prop- erty. | All other Invest- ments. |                                 |                 |                     |             |                        |                              |                             |                | Educa- tional Purposes        | Subscrip- tions, Char- itable |     |
| <b>CENTRAL—continued.</b>    |                 |                |   |               |                          |  |                   |                          |                                 |                 |                     |             |                        |                              |                             |                |                               |                               |     |
| Darngavil ...                | 86              | £ 561          | £ 150                                     | £ 338         | £ 229                    | £ 71   | £ ..              | £ 348                    | £ 359                           | 3               | 2                   | £ 177       | £ ..                   | £ 4561                       | £ 822                       | £ 143          | s. d. 9 1                     | £ ..                          | £ 1 |
| Douglas Provident            | 194             | 2239           | 400                                       | 197           | 685                      | 2002   | ..                | 665                      | 225                             | 4               | 2                   | 257         | 98                     | 7144                         | 910                         | 683            | 7                             | 9                             | ..  |
| Douglas Water ...            | 225             | 2796           | 567                                       | 261           | 877                      | 1356   | ..                | 1014                     | 253                             | 7               | 2                   | 706         | 113                    | 11301                        | 1394                        | 1302           | 6                             | ..                            | 4   |
| Dykehead and Shotts          | 1336            | 26006          | 1751                                      | 1789          | 4325                     | 10886  | 2955              | 14621                    | 284                             | 46              | 20                  | 3232        | 1477                   | 66783                        | 13404                       | 11443          | 8                             | ..                            | 37  |
| Forth Provident ...          | 9               | ..             | ..  | ..            | ..                       | ..   | ..                | ..                       | ..                              | ..              | ..                  | ..          | ..                     | 91                           | ..                          | ..             | ..                            | ..                            | ..  |
| Glenboig ...                 | 267             | 3921           | 1460                                      | 112           | 834                      | 3151   | ..                | 1599                     | 882                             | 10              | 3                   | 568         | 121                    | 15765                        | 2288                        | 1872           | 8 1                           | 27                            | 7   |
| Glengowan ...                | 189             | 532            | 2167                                      | 79            | 656                      | 528  | ..                | 2240                     | ..                              | 7               | ..                  | 456         | ..                     | 10580                        | 1898                        | 243            | 4                             | 34                            | 5   |
| Glespin ...                  | 72              | 992            | 20  | 53            | 344                      | ..   | ..                | 830                      | ..                              | 2               | ..                  | 117         | ..                     | 3518                         | 491                         | 282            | 8 1                           | 12                            | 2   |
| Greengairs...                | 117             | 1093           | 514                                       | 117           | 544                      | 106  | ..                | 1074                     | ..                              | ..              | ..                  | ..          | ..                     | 8124                         | 1818                        | ..             | ..                            | ..                            | ..  |
| Hamilton Central...          | 2194            | 28622          | 2724                                      | 2499          | 8996                     | 14950  | ..                | 11598                    | 3462                            | 78              | 27                  | 4367        | 1078                   | 89496                        | 14275                       | 12203          | 0                             | ..                            | 105 |
| Hamilton Palace Colliery     | 460             | 3796           | 5390                                      | 469           | 1751                     | 2075   | ..                | 6570                     | 726                             | 16              | ..                  | 1123        | ..                     | 31849                        | 6274                        | 1663           | 10                            | ..                            | 60  |
| Lanark ...                   | 1270            | 29023          | 960                                       | 422           | 5877                     | 11633  | ..                | 15490                    | 721                             | 39              | 18                  | 1867        | 1360                   | 51181                        | 8443                        | 12093          | 0                             | ..                            | 48  |
| Larkhall ...                 | 1226            | 21422          | 2460                                      | 1119          | 5934                     | 6325   | ..                | 12821                    | 2767                            | 40              | 22                  | 2345        | 940                    | 51781                        | 9137                        | 9753           | 3                             | ..                            | 68  |
| Larkhall Victualling         | 1571            | 13868          | 28635                                     | 1149          | 6598                     | 8203   | ..                | 23910                    | 9265                            | 50              | 52                  | 2935        | 2405                   | 75402                        | 14843                       | 2703           | 9                             | ..                            | 52  |
| Law ...                      | 312             | 2800           | 4127                                      | 159           | 1219                     | 1197   | ..                | 5894                     | ..                              | 11              | ..                  | 712         | ..                     | 18113                        | 3355                        | 1403           | 4                             | ..                            | 52  |
| Leadhills ...                | 172             | 870            | ..  | 202           | 843                      | 406  | ..                | 610                      | 260                             | 4               | 2                   | 198         | 55                     | 7961                         | 1223                        | 374            | 0                             | ..                            | ..  |
| Levensseat ...               | 45              | 125            | 340                                       | 135           | 121                      | ..   | ..                | 549                      | ..                              | 1               | ..                  | 99          | ..                     | 1536                         | 244                         | 63             | 2                             | ..                            | 2   |
| Moffat Mills ...             | 112             | 523            | 1665                                      | 157           | 430                      | ..   | 852               | 897                      | 476                             | 3               | ..                  | 172         | ..                     | 5932                         | 915                         | 133            | 0 1                           | ..                            | 3   |
| Newarthill...                | 371             | 6200           | 131                                       | 115           | 1186                     | 1626   | ..                | 3892                     | 462                             | 11              | 2                   | 661         | 136                    | 17776                        | 2968                        | 2883           | 0                             | ..                            | 18  |
| Newmains & Cambusnethan      | 1019            | 14810          | 110                                       | 630           | 4950                     | 7613   | ..                | 3293                     | 1900                            | 27              | 21                  | 1891        | 1563                   | 48672                        | 8207                        | 6693           | 5 1                           | ..                            | 28  |
| Overtown ...                 | 266             | 6023           | ..  | 213           | 1297                     | 1324   | 459               | 2259                     | 530                             | 9               | ..                  | 636         | ..                     | 13612                        | 2544                        | 2523           | 4                             | ..                            | 10  |
| Plains ...                   | 145             | 1242           | 665                                       | 13            | 349                      | 146  | ..                | 1425                     | ..                              | ..              | ..                  | ..          | ..                     | 6134                         | 1142                        | ..             | ..                            | ..                            | ..  |
| Strathaven...                | 360             | 2909           | 5218                                      | 659           | 1492                     | 1545   | 250               | 5884                     | 133                             | 10              | 5                   | 535         | 296                    | 12547                        | 1791                        | 1452           | 5                             | ..                            | 24  |
| Upshall ...                  | 245             | 2225           | 500                                       | 116           | 887                      | 928  | ..                | 623                      | 674                             | 6               | 3                   | 258         | 170                    | 6784                         | 1122                        | 853            | 2                             | ..                            | ..  |
| Wanlockhead ...              | 284             | 4202           | 50  | 225           | 950                      | 123  | 1325              | 2075                     | 875                             | 5               | ..                  | 334         | ..                     | 7721                         | 1272                        | 1423           | 5                             | ..                            | ..  |
| Wishaw ...                   | 2334            | 34746          | 3060                                      | 2649          | 6074                     | 17652  | 2898              | 15123                    | 2911                            | 69              | 39                  | 4538        | 1846                   | 84680                        | 16619                       | 15333          | 6                             | ..                            | 155 |
| <b>PRODUCTIVE SOCIETIES—</b> |                 |                |   |               |                          |  |                   |                          |                                 |                 |                     |             |                        |                              |                             |                |                               |                               |     |
| Chapelhall Fed'rated Baking  | *9              | 1355           | 5964                                      | 740           | 1248                     | 2667   | ..                | 5122                     | 754                             | ..              | 28                  | ..          | 2380                   | 25662                        | 4956                        | 4083           | 7                             | 15                            | 16  |
| Hamilton Baking ...          | *8              | 5553           | 12759                                     | 1376          | 3111                     | 6600   | 1217              | 10092                    | 656                             | ..              | 67                  | ..          | 5093                   | 44481                        | 3928                        | 2781           | 6                             | ..                            | 47  |

| EAST OF SCOTLAND DIST.—    |     | 985 | 28989 | 332 | 2418 | 3812 | 4150 | 5527 | 21693 | 1307 | 34  | 27  | 1609 | 1605 | 52806 | 11720 | 10244 | 0   | 85  |
|----------------------------|-----|-----|-------|-----|------|------|------|------|-------|------|-----|-----|------|------|-------|-------|-------|-----|-----|
| Armadale ...               | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Bathgate ...               | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Bonnyrigg ...              | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Bonnyburn ...              | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Drakethorn ...             | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Dalkeith ...               | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Edinburgh—St Cuthbert's    | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Gavieside ...              | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Gorebridge ...             | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Haddington ...             | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Hillwood ...               | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Juniper Green ...          | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Leith ...                  | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Musselburgh and Fisharrow  | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Norton Park ...            | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Penicuik ...               | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Portobello ...             | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Prestonpans ...            | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Rosewell ...               | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Springfield ...            | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Tranent ...                | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| West Barns ...             | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| West Benhar ...            | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| West Calder ...            | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| PRODUCTIVE SOCIETY—        |     | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Edinburgh Printing         | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| FALKIRK DISTRICT—          |     | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Banton ...                 | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Bo'ness ...                | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Bonnybridge ...            | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Camelon ...                | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Carron ...                 | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Carronhall and Kinnaird... | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Condorrat ...              | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Cumbernauld ...            | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |
| Denny and Dunipace         | ... | ... | ...   | ... | ...  | ...  | ...  | ...  | ...   | ...  | ... | ... | ...  | ...  | ...   | ...   | ...   | ... | ... |

\* Societies.

† Ten months' trade.



# POSITION OF CO-OPERATION IN SCOTLAND IN 1909—continued.

| NAME OF SOCIETY.           | No. of Members. | LIABILITIES.   |   |               | ASSETS.                  |  |                 |                        | No. of Employees on 31st Dec.   |               | Salaries and Wages. |             | Sales during the Year. | PROFIT.                    |                         |                 |     | Educational Purposes. | Charitable Purposes. | Subsidiary. |
|----------------------------|-----------------|----------------|---|---------------|--------------------------|--|-----------------|------------------------|---------------------------------|---------------|---------------------|-------------|------------------------|----------------------------|-------------------------|-----------------|-----|-----------------------|----------------------|-------------|
|                            |                 | Share Capital. | Loans, including any overdraft from Bank. | Reserve Fund. | Value of Stock in Trade. | Value of Land, Buildings, Machinery and Fixed Stock. | Investments.    |                        | Owing to the Society for Goods. | Distributive. | Productive.         | Net Profit. |                        | Interest on Share Capital. | Average Dividend per £. | Bonus on Wages. |     |                       |                      |             |
|                            |                 |                |   |               |                          |  | House Property. | All other Investments. |                                 |               |                     |             |                        |                            |                         |                 |     |                       |                      |             |
| FALKIRK—continued.         |                 | £              | £   | £             | £                        | £  | £               | £                      | £                               | £             | £                   | £           | £                      | s. d.                      | £                       | £               | £   | £                     | £                    | £           |
| Grahamston and Bainsford   | 2617            | 40301          | 4470                                      | 2214          | 11475                    | 22717  | ..              | 15257                  | 2853                            | 97            | 48                  | 6026        | 1854                   | 113485                     | 14632                   | 2 4½            | 63  | 126                   | ..                   | ..          |
| Grangemouth                | 1450            | 36087          | 2368                                      | 2446          | 7716                     | 13097  | 2000            | 17376                  | 4187                            | 53            | 33                  | 3334        | 2234                   | 58034                      | 8341                    | 1261 2 9½       | 54  | 38                    | ..                   | ..          |
| Kilsyth                    | 982             | 8626           | 25  | 268           | 2261                     | 3820   | ..              | 4023                   | 1461                            | 21            | 10                  | 1186        | 776                    | 49397                      | 9665                    | 303 3 11        | ..  | 15                    | ..                   | ..          |
| Larbert                    | 571             | 11715          | 833                                       | 335           | 2926                     | 6930   | ..              | 3917                   | 37                              | 14            | 7                   | 906         | 508                    | 23642                      | 3880                    | 554 2 10        | ..  | 43                    | ..                   | ..          |
| Laureston                  | 323             | 5151           | 124                                       | 123           | 1175                     | 1559   | ..              | 2593                   | 610                             | 9             | 3                   | 548         | 205                    | 12689                      | 2070                    | 186 3 1½        | ..  | 8                     | ..                   | ..          |
| Longcroft                  | 746             | 9134           | 2174                                      | 697           | 2442                     | 2800   | 1988            | 5483                   | 1399                            | 17            | 7                   | 833         | 564                    | 38657                      | 8275                    | 495 4 0         | ..  | 38                    | ..                   | ..          |
| Redding                    | 2474            | 71304          | 364                                       | 4074          | 8367                     | 1204   | 1301            | 68333                  | 6684                            | 65            | 25                  | 4108        | 1958                   | 130518                     | 30612                   | 2449 4 4        | 12  | 80                    | ..                   | ..          |
| Skinflats                  | 213             | 12382          | 115                                       | 296           | 708                      | 30   | 457             | 12301                  | 691                             | 3             | 4                   | 229         | 244                    | 11434                      | 1874                    | 609 3 3½        | ..  | 8                     | ..                   | ..          |
| Slamannan                  | 972             | 2424           | 18390                                     | 1980          | 5895                     | 388  | 457             | 18182                  | 1458                            | 35            | 29                  | 2172        | 1469                   | 48563                      | 9823                    | 119 3 8         | 24  | 38                    | ..                   | ..          |
| Stenhousemuir Equitable    | 838             | 14263          | 268                                       | 245           | 3054                     | 8531   | ..              | 3984                   | 653                             | 32            | 16                  | 2221        | 725                    | 39890                      | 5683                    | 541 2 8½        | 36  | 33                    | ..                   | ..          |
| PRODUCTIVE SOCIETIES—      |                 |                |   |               |                          |  |                 |                        |                                 |               |                     |             |                        |                            |                         |                 |     |                       |                      |             |
| Bainsford & Grahamst'n Bg. | 1763            | 22125          | 330                                       | 840           | 1219                     | 7337   | 4518            | 10954                  | 707                             | ..            | 45                  | ..          | 3359                   | 32759                      | 5117                    | 829 2 9½        | 16  | 27                    | ..                   | ..          |
| Carronshore Baking         | 293             | 2193           | 254                                       | 35            | 277                      | 788  | ..              | 1417                   | ..                              | ..            | ..                  | ..          | ..                     | 3196                       | 970                     | ..              | ..  | ..                    | ..                   | ..          |
| Stenhousemuir Baking       | 1058            | 9187           | ..  | 108           | 1004                     | 3234   | 1225            | 4096                   | 393                             | ..            | 18                  | ..          | 1326                   | 14082                      | 2421                    | 346 3 1         | 40  | 14                    | ..                   | ..          |
| FIFE AND KINKROSS DIST.—   |                 |                |   |               |                          |  |                 |                        |                                 |               |                     |             |                        |                            |                         |                 |     |                       |                      |             |
| Anstruther...              | 98              | 682            | 5   | 45            | 416                      | 9  | ..              | 442                    | 24                              | 3             | ..                  | 101         | ..                     | 2267                       | 353                     | 32 2 10         | 1   | ..                    | ..                   | ..          |
| Auchtermuchty              | 401             | 2797           | 472                                       | 197           | 1318                     | 1094   | ..              | 1433                   | 418                             | 12            | 4                   | 449         | 185                    | 10626                      | 1519                    | 158 2 9½        | ..  | 30                    | ..                   | ..          |
| Buckhaven                  | 1695            | 28163          | 126                                       | 1178          | 5835                     | 18123  | ..              | 9252                   | 2950                            | 43            | 42                  | 2363        | 2126                   | 71046                      | 14922                   | 816 3 9         | ..  | 12                    | ..                   | ..          |
| Burntisland                | 564             | 9447           | 1790                                      | 781           | 1648                     | 2006   | 5284            | 4495                   | 528                             | 22            | 6                   | 1005        | 382                    | 20366                      | 3355                    | 326 2 6         | 30  | 12                    | ..                   | ..          |
| Coatstown of Wemyss        | 254             | 5768           | 30  | 60            | 1221                     | 2741   | ..              | 3032                   | 630                             | 6             | 2                   | 323         | 172                    | 9890                       | 2092                    | 220 4 2         | ..  | 1                     | ..                   | ..          |
| Cowdenbeath                | 1529            | 28271          | 1270                                      | 2611          | 8951                     | 16662  | 1300            | 8975                   | ..                              | 58            | 37                  | 3392        | 1971                   | 75041                      | 14509                   | 1384 3 7½       | 102 | 48                    | ..                   | ..          |
| Cupar (Fife)               | 287             | 1389           | 30  | 145           | 524                      | 226  | ..              | 1023                   | 225                             | 4             | 4                   | 454         | 257                    | 5783                       | 868                     | 64 3 0          | 28  | 2                     | ..                   | ..          |
| Dunfermline                | 7659            | 116408         | 1005                                      | 13823         | 42783                    | 48763  | ..              | 57968                  | ..                              | 232           | 172                 | 11509       | 10252                  | 293650                     | 55690                   | 4570 3 4½       | ..  | 222                   | ..                   | ..          |
| Dysart                     | 1012            | 13298          | 1425                                      | 1046          | 2260                     | 4861   | 600             | 11465                  | 1147                            | 33            | 10                  | 1388        | 700                    | 36119                      | 8031                    | 550 4 4         | 37  | 11                    | ..                   | ..          |
| East Wemyss                | 506             | 2496           | 12367                                     | 137           | 2140                     | 2549   | 2360            | 9832                   | 918                             | 14            | 7                   | 833         | 559                    | 23063                      | 5165                    | 69 4 6          | ..  | 4                     | ..                   | ..          |
| Edenvale                   | 53              | 314            | ..  | 60            | 161                      | 200  | ..              | 151                    | 48                              | 1             | ..                  | 70          | ..                     | 1124                       | 80                      | 161 6           | ..  | ..                    | ..                   | ..          |
| Falkland                   | 90              | 590            | ..  | ..            | 323                      | 400  | ..              | 194                    | 68                              | 2             | 2                   | 84          | 86                     | 2431                       | 264                     | 292 5           | ..  | ..                    | ..                   | ..          |
| Freuchie Equitable         | 80              | 479            | 326                                       | 143           | 458                      | 400  | ..              | 90                     | ..                              | ..            | ..                  | ..          | ..                     | 1374                       | 66                      | 58 4            | ..  | ..                    | ..                   | ..          |
| Gallatown                  | 530             | 1202           | 1600                                      | 166           | 847                      | 2713   | ..              | 974                    | 989                             | 8             | 6                   | 358         | 482                    | 16736                      | 3680                    | 584 4           | ..  | 1                     | ..                   | ..          |



FIFE, ETC.—*continued.*

|                                    |      |       |       |       |       |       |       |       |       |     |    |       |      |        |       |        |    |        |
|------------------------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-----|----|-------|------|--------|-------|--------|----|--------|
| Guardbridge                        | 483  | 4520  | 35    | 360   | 2020  | 2132  | ..    | 1750  | 506   | 13  | 6  | 525   | 320  | 18225  | 4387  | 203 3  | 10 | 7      |
| Kelly                              | 1766 | 45153 | 545   | 3256  | 10790 | 16614 | ..    | 24389 | 2645  | 60  | 64 | 3808  | 4315 | 114361 | 22117 | 19773  | 7  | .. 202 |
| Kettle                             | 236  | 822   | 341   | 36    | 493   | 459   | ..    | 410   | 220   | 3   | 1  | 162   | 67   | 3506   | 341   | 40 2   | 0  | .. 1   |
| Kingsat                            | 232  | 3089  | 600   | 179   | 1082  | 946   | ..    | 2605  | 98    | 5   | 5  | 312   | 263  | 11373  | 2004  | 120 3  | 11 | .. 21  |
| Kinross and Vicinity               | 250  | 1150  | 331   | 226   | 739   | 458   | ..    | 846   | 253   | 3   | .. | 93    | ..   | 5724   | 1229  | 50 3   | 6  | .. 5   |
| Lassodie                           | 225  | 2765  | 152   | 192   | 1270  | 211   | ..    | 2620  | 223   | 7   | .. | 394   | ..   | 14348  | 3005  | 128 4  | 3  | .. 4   |
| Leslie                             | 245  | 3516  | ..    | 230   | 885   | 327   | ..    | 3045  | ..    | 3   | .. | 159   | ..   | 5862   | 1510  | 145 4  | 10 | .. 3   |
| Leslie and District                | 975  | 22983 | 200   | 1140  | 6021  | 5369  | 2500  | 12043 | ..    | 30  | 14 | 1355  | 794  | 36793  | 10363 | 92 1   | 4  | .. 23  |
| Leven (Reform)                     | 1664 | 28201 | 5790  | 746   | 7830  | 24576 | ..    | 1865  | 2500  | 43  | 48 | 2229  | 2616 | 71477  | 12880 | 1040 4 | 1  | .. 79  |
| Lochgelly                          | 3120 | 71303 | 1636  | 4535  | 19415 | 25300 | 5526  | 31246 | 13094 | 103 | 85 | 6353  | 4529 | 182168 | 34666 | 2190 3 | 7  | .. 190 |
| Markinch                           | 1454 | 30646 | 85    | 930   | 8232  | 11001 | ..    | 16134 | 900   | 50  | 25 | 2770  | 1725 | 71916  | 15518 | 1241 4 | 1  | .. 15  |
| Methil                             | 708  | 12413 | 3721  | 1754  | 3300  | 10366 | ..    | 8027  | 1207  | 22  | 18 | 1011  | 1245 | 34552  | 8091  | 477 4  | 6  | .. 15  |
| Newburgh and District              | 196  | 1474  | 1665  | 121   | 607   | 1548  | ..    | 1392  | 112   | 4   | 1  | 217   | 71   | 4640   | 758   | 66 3   | 1  | .. 3   |
| Pathhead and Sinclairtown          | 2994 | 41428 | 1667  | 2188  | 11136 | 27913 | 5139  | 12085 | ..    | 90  | 56 | 4856  | 3227 | 94799  | 20274 | 1930 3 | 9  | .. 106 |
| St Andrews                         | 270  | 1229  | 83    | 156   | 725   | 291   | ..    | 835   | 465   | 7   | 3  | 348   | 179  | 6963   | 1334  | 58 2   | 11 | .. 12  |
| Strathkinness                      | 76   | 279   | ..    | 25    | 353   | 22    | ..    | 238   | 107   | 2   | .. | 71    | ..   | 1365   | 191   | 12 3   | 0  | .. ..  |
| Townhill                           | 590  | 5708  | 143   | 795   | 2295  | 3335  | ..    | 2457  | 157   | 19  | 11 | 1097  | 761  | 25714  | 4915  | 278 3  | 8  | .. 46  |
| West Wemyss                        | 248  | 8688  | 20    | 500   | 1189  | 1430  | ..    | 7441  | ..    | 6   | 2  | 330   | 160  | 10806  | 2813  | 346 4  | 6  | .. ..  |
| PRODUCTIVE SOCIETIES—              |      |       |       |       |       |       |       |       |       |     |    |       |      |        |       |        |    |        |
| Burntisland Bread                  | 283  | 1384  | ..    | ..    | 219   | ..    | 1000  | 293   | ..    | ..  | 5  | ..    | 359  | 2276   | 312   | 61     | .. | .. ..  |
| Kettle Baking                      | 531  | 1523  | 20    | 160   | 156   | 831   | ..    | 1114  | 100   | ..  | 12 | ..    | 686  | 6688   | 946   | 74 2   | 10 | .. 1   |
| Newburgh and Mount Pleasant Baking | 310  | 518   | ..    | 85    | 166   | 475   | ..    | 199   | ..    | ..  | 5  | ..    | 278  | 1913   | 235   | 25 2   | 8  | .. 3   |
| GLASGOW AND SUBURBS—               |      |       |       |       |       |       |       |       |       |     |    |       |      |        |       |        |    |        |
| Annieisland                        | 482  | 2040  | 8079  | 888   | 1492  | 5607  | ..    | 4107  | 981   | 26  | .. | 1310  | ..   | 21439  | 2690  | 93 2   | 4  | .. 43  |
| Avonbank (Rutherglen)              | 1435 | 4334  | 14876 | 878   | 1414  | 11372 | ..    | 8328  | 983   | 54  | .. | 3197  | ..   | 54312  | 7466  | 209 2  | 7  | .. 132 |
| Blairdrie                          | 95   | 595   | 104   | 184   | 99    | ..    | ..    | 784   | ..    | ..  | .. | ..    | ..   | 3331   | 521   | ..     | .. | .. ..  |
| Bridgeton Old Victualling          | 1376 | 4128  | ..    | 3707  | 4021  | 392   | 1900  | 4199  | 4776  | 40  | 12 | 2669  | 974  | 76123  | 15326 | ..     | 4  | .. 0   |
| Cadder                             | 360  | 3273  | ..    | 425   | 2579  | 205   | ..    | 1801  | 382   | 19  | .. | 1109  | ..   | 23939  | 3245  | 152 2  | 9  | .. 5   |
| Cambuslang                         | 1478 | 10000 | 15978 | 1227  | 4468  | 18204 | ..    | 6358  | ..    | 42  | 22 | 2485  | 962  | 49990  | 7638  | 390 2  | 8  | .. 51  |
| Chryston                           | 150  | 988   | 1330  | 47    | 270   | 1027  | ..    | 1078  | ..    | ..  | .. | ..    | ..   | 6954   | 653   | ..     | .. | .. ..  |
| Clydebank                          | 4927 | 53365 | 31871 | 4739  | 25462 | 34095 | 22000 | 17159 | 8243  | 279 | 48 | 13359 | 3212 | 194076 | 23534 | 235 2  | 1  | .. 241 |
| Cowlairs                           | 7620 | 80554 | 21373 | 11749 | 20860 | 23723 | 17404 | 59041 | 9476  | 354 | 97 | 18638 | 5039 | 296543 | 42146 | 3889 2 | 6  | .. 783 |
| Dalmuir                            | 863  | 2956  | 15288 | ..    | 2048  | 1728  | 11050 | 1751  | 1392  | 28  | 1  | 1410  | 78   | 14526  | 726   | 92 1   | 0  | .. 2   |
| Dumbarton Equitable                | 3270 | 71894 | 28207 | 3222  | 17509 | 19642 | ..    | 68035 | 3304  | 154 | 64 | 7297  | 2990 | 120806 | 20631 | 2840 2 | 10 | .. 178 |

# POSITION OF CO-OPERATION IN SCOTLAND IN 1909—continued.

| NAME OF SOCIETY.             | No. of Members. | LIABILITIES.   |                                       |               | ASSETS.               |   |              |                                 | No. of Employees on 31st Dec. |               | Salaries and Wages.          |                             | Sales during the Year. | Profit. |         | Bonus on Wages. | Subscribers. |     |
|------------------------------|-----------------|----------------|---------------------------------------|---------------|-----------------------|---|--------------|---------------------------------|-------------------------------|---------------|------------------------------|-----------------------------|------------------------|---------|---------|-----------------|--------------|-----|
|                              |                 | Share Capital. | Loans, including overdraft from Bank. | Reserve Fund. | Value of Stock Trade. | Value of Land, Bldgs., Machinery and Fixed Stock. | Investments. | Owing to the Society for Goods. | Distri- butive.               | Pro- ductive. | In- terest on Share Capital. | Aver- age Divi- dend per £. |                        | £       | s. d.   | £               | £            | £   |
| GLASGOW, ETC.—continued.     |                 | £              | £                                     | £             | £                     | £   | £            | £                               | £                             | £             | £                            | £                           | £                      | £       | £       | £               | £            | £   |
| Duntocher and Hargetate      | 286             | 1238           | 1073                                  | 250           | 500                   | 1298  | 1040         | 902                             | 8                             | 445           | ..                           | ..                          | 9628                   | 1243    | 36 2    | 4               | 12           | 1   |
| East Kilbride                | 192             | 1743           | 1073                                  | 387           | 487                   | 1722  | 1536         | 384                             | 4                             | 258           | ..                           | ..                          | 6220                   | 966     | 74 2    | 11 1/2          | ..           | 7   |
| Gilbertfield                 | 530             | 4142           | 6117                                  | 684           | 535                   | 3107  | 7322         | ..                              | 15                            | 1047          | ..                           | ..                          | 24726                  | 3985    | 363 2   | 11              | ..           | 32  |
| Glasgow—                     |                 |                |                                       |               |                       |   |              |                                 |                               |               |                              |                             |                        |         |         |                 |              |     |
| Drapery and Furnishing       | 1938            | 30110          | 60233                                 | 5846          | 29827                 | 52126   | 14417        | 2344                            | 139                           | 7421          | 12717                        | ..                          | 113060                 | 6115    | 1537 3  | 0               | ..           | 154 |
| Eastern                      | 8860            | 17486          | 76080                                 | 6912          | 31289                 | 24441   | 45109        | 6048                            | 322                           | 9316606       | 4344                         | ..                          | 263676                 | 30964   | 800 2   | 0 1/2           | 2307         | 312 |
| Kinning Park                 | 17429           | 214255         | 51595                                 | 16801         | 58493                 | 90036   | 161248       | 5157                            | 819                           | 11639084      | 7543                         | ..                          | 530813                 | 69125   | 10360 1 | 11              | 4480         | 281 |
| London Road                  | 2286            | 3144           | 7553                                  | 1043          | 2586                  | 4655  | 6705         | 476                             | 54                            | 2979          | ..                           | ..                          | 48814                  | 5477    | 164 2   | 3               | 218          | 84  |
| Progress...                  | 1994            | 16431          | 1506                                  | 461           | 6035                  | 4917  | 7904         | 666                             | 34                            | 2294          | 1293                         | ..                          | 53405                  | 984     | 656     | ..              | ..           | 23  |
| St George                    | 15270           | 38403          | 149760                                | 12818         | 57028                 | 90376   | 72702        | 5482                            | 1200                          | 16042505      | 7700                         | ..                          | 484970                 | 50829   | 1850 1  | 10              | 4576         | 997 |
| St Rollox                    | 3951            | 21741          | 13430                                 | 4671          | 8754                  | 21068   | 14680        | 3614                            | 167                           | 8201          | 645                          | ..                          | 105556                 | 10149   | 944 1   | 10              | ..           | 140 |
| Hallside                     | 211             | 773            | 649                                   | 305           | 472                   | 16  | 1633         | ..                              | 7                             | 525           | ..                           | ..                          | 10770                  | 1481    | 56 2    | 9 1/2           | ..           | 50  |
| Kirkintilloch                | 1580            | 24413          | 208                                   | 995           | 5937                  | 5964  | 7103         | 197                             | 61                            | 32            | 2832                         | ..                          | 61686                  | 10061   | 119 12  | 10 1/2          | ..           | 13  |
| Lennox (Dumbarton)           | 1553            | 8509           | 4805                                  | 717           | 6377                  | 4460  | 2953         | 2677                            | 64                            | 11            | 2097                         | ..                          | 39946                  | 8960    | 271 3   | 4 1/2           | ..           | 152 |
| Lennoxtown                   | 393             | 4807           | 2306                                  | 174           | 1255                  | 3447  | 3755         | 1340                            | 10                            | 4             | 591                          | ..                          | 18715                  | 2486    | 210 2   | 7 1/2           | ..           | 8   |
| Milngavie                    | 466             | 5724           | 160                                   | 580           | 1225                  | 2682  | 2702         | 991                             | 26                            | 954           | ..                           | ..                          | 19067                  | 2913    | 162 2   | 9               | ..           | 12  |
| Newton                       | 433             | 2418           | 4026                                  | 381           | 246                   | 2282  | 4872         | ..                              | 10                            | 627           | ..                           | ..                          | 14754                  | 2331    | 115 3   | 0               | ..           | 16  |
| Rutherglen Vict'ill'g & B'kg | 412             | 380            | 3723                                  | 272           | 356                   | 1227  | 2792         | ..                              | ..                            | ..            | ..                           | ..                          | 18510                  | 3191    | ..      | ..              | ..           | ..  |
| Shettleston                  | 4596            | 35271          | 22381                                 | 4923          | 10507                 | 20948   | 38331        | 399                             | 162                           | 34            | 8093                         | ..                          | 152481                 | 24096   | 1627 2  | 10 1/2          | ..           | 98  |
| Stonefield                   | 407             | 2895           | 1880                                  | 1000          | 1748                  | 3681  | 1080         | 582                             | 14                            | 4             | 900                          | ..                          | 20887                  | 3702    | 104 3   | 6 1/2           | ..           | 13  |
| Tollcross                    | 1189            | 4700           | 24610                                 | 1165          | 4203                  | 9690  | 9756         | ..                              | 45                            | 9             | 2876                         | ..                          | 46746                  | 6802    | 236 2   | 10              | ..           | 29  |
| Uddingston                   | 1690            | 5802           | 25493                                 | 2137          | 5867                  | 8243  | 16308        | 3874                            | 73                            | 29            | 3872                         | ..                          | 82740                  | 12895   | 290 2   | 11 1/2          | ..           | 45  |
| Vale of Leven (Alexandria)   | 3882            | 73942          | 5356                                  | 5857          | 18724                 | 25789   | 44923        | 434                             | 150                           | 91            | 7290                         | ..                          | 154855                 | 24398   | 3319 2  | 7 1/2           | 668          | 248 |
| SPECIAL SOCIETY—             |                 |                |                                       |               |                       |   |              |                                 |                               |               |                              |                             |                        |         |         |                 |              |     |
| Scottish Guild of Handicraft | 25              | 573            | 1262                                  | ..            | 869                   | 145   | 2            | 754                             | 6                             | 412           | ..                           | ..                          | 1795                   | ..      | ..      | ..              | ..           | ..  |
| PRODUCTIVE SOCIETIES—        |                 |                |                                       |               |                       |   |              |                                 |                               |               |                              |                             |                        |         |         |                 |              |     |
| Glasgow—Civic Press          | 193             | 1300           | 870                                   | 589           | 194                   | 1193  | 299          | 1349                            | ..                            | 24            | ..                           | ..                          | 3503                   | 204     | 63      | ..              | ..           | 15  |
| Scottish Newspaper           | 48              | 148            | 107                                   | 150           | ..                    | ..  | 903          | 434                             | ..                            | 2             | ..                           | ..                          | 2813                   | 37      | 7       | ..              | ..           | 19  |
| United Baking                | 171             | 156851         | 211982                                | 57540         | 42543                 | 232572  | 130135       | 20123                           | ..                            | 1233          | ..                           | ..                          | 565749                 | 56981   | 7677 1  | 7               | 6603         | 408 |



| PERTH, FORFAR AND ABER-<br>DEN DISTRICT— |     | 19749 | 141204 | 11980 | 10371 | 68435 | 116293 | ..    | 52530 | 687   | 778 | 361 | 37566 | 21442 | 643696 | 102913 | 35283 | 3   | .. | 395 |
|--|-----|-------|--------|-------|-------|-------|--------|-------|-------|-------|-----|-----|-------|-------|--------|--------|-------|-----|----|-----|
| Aberdeen Northern                        | ... | 75    | 113    | ..    | 69    | 102   | ..     | 1595  | 160   | 65    | 1   | ..  | 65    | ..    | 2309   | 321    | 63    | 0½  | .. | ..  |
| Aberuthven                               | ... | 1383  | 16834  | ..    | 769   | 3979  | 6434   | 300   | 7265  | 1183  | 26  | 15  | 1274  | 824   | 32637  | 5536   | 7963  | 0   | .. | 44  |
| Arbroath Equitable                       | ... | 2531  | 2231   | 170   | 1478  | 524   | 1570   | ..    | 686   | 2147  | 10  | ..  | 954   | ..    | 8575   | 1031   | 602   | 2   | .. | 11  |
| Friendly Coal                            | ... | 1680  | 19907  | 4439  | 411   | 3363  | 12756  | ..    | 14581 | 1418  | 40  | 13  | 1941  | 880   | 42844  | 7102   | 10342 | 11½ | .. | 54  |
| High Street                              | ... | 2175  | 17020  | ..    | ..    | 5657  | 9191   | ..    | 3025  | 986   | 32  | 32  | 1768  | 1924  | 43674  | 6021   | 6352  | 10  | .. | 41  |
| West Port                                | ... | 239   | 780    | 2216  | 134   | 780   | 440    | 643   | 1389  | 270   | 4   | ..  | 187   | ..    | 5340   | 763    | 392   | 7   | .. | 5   |
| Ancherarder Feus                         | ... | 197   | 1451   | 350   | 110   | 735   | 348    | ..    | 646   | 469   | 4   | ..  | 222   | ..    | 3995   | 548    | 612   | 6   | .. | 2   |
| Ancherarder Provident                    | ... | 402   | 900    | 600   | 720   | 932   | 1420   | ..    | ..    | 130   | 7   | 2   | 490   | ..    | 6125   | ..     | 1     | 10  | .. | ..  |
| Ranchory                                 | ... | 292   | 939    | 505   | 228   | 462   | 1136   | ..    | 483   | 434   | 7   | 3   | 339   | 169   | 8331   | 1273   | 453   | 0   | .. | ..  |
| Blaigowrie                               | ... | 2025  | 28813  | 507   | 802   | 6859  | 11187  | ..    | 12372 | 2511  | 37  | 35  | 1494  | 1417  | 132031 | 5440   | 7233  | 0   | .. | 27  |
| Brechin Equitable                        | ... | 1646  | 16030  | ..    | ..    | 5384  | 4272   | 2000  | 5132  | 2546  | 25  | 31  | 1518  | 1494  | 29054  | 4507   | 5062  | 10  | 30 | 18  |
| Brechin United Association               | ... | 1116  | 4502   | 2778  | 60    | 3487  | 4086   | ..    | 912   | 1560  | 21  | 16  | 1071  | 924   | 15915  | 1671   | 2212  | 1   | .. | 1   |
| Carnoustie Association                   | ... | 477   | 1133   | 3383  | 22    | 1927  | 2468   | ..    | ..    | 716   | 8   | 5   | 494   | 380   | 10661  | 1145   | 552   | 6   | .. | ..  |
| Carnoustie Equitable                     | ... | 215   | 692    | 78    | 83    | 389   | ..     | ..    | 340   | 246   | 5   | 2   | 249   | 143   | 4795   | 491    | 332   | 2   | .. | ..  |
| Creeff                                   | ... | 1037  | 6216   | ..    | 850   | 4868  | 4959   | ..    | 258   | ..    | 29  | 11  | 916   | 673   | 20522  | 2090   | 3092  | 1   | .. | ..  |
| Don (Port Elphinstone)                   | ... | 2044  | 8400   | ..    | 858   | 4749  | 2287   | ..    | 2570  | 3199  | 60  | 12  | 2332  | 865   | 55089  | 7117   | 3982  | 6   | .. | 10  |
| Dundee, City of                          | ... | 2185  | 3338   | 23    | 442   | 400   | 1098   | ..    | 3814  | 361   | 23  | ..  | 1255  | ..    | 9269   | 974    | 1002  | 0   | .. | ..  |
| Coal Supply                              | ... | 6862  | 62086  | ..    | 17480 | 19133 | 16924  | 10424 | 28891 | 16215 | 238 | 44  | 11546 | 4116  | 270008 | 43279  | 24873 | 1   | .. | ..  |
| Eastern                                  | ... | 83    | 126    | ..    | 57    | 144   | 4      | ..    | 47    | 64    | 1   | ..  | 47    | ..    | 989    | 92     | 51    | 11½ | .. | ..  |
| Dunning                                  | ... | 1196  | 1083   | ..    | 217   | 37    | 410    | ..    | 744   | 857   | ..  | ..  | 123   | ..    | 3802   | 392    | ..    | 1   | .. | ..  |
| Forfar Coal                              | ... | 242   | 366    | 1195  | 25    | 253   | 1434   | ..    | ..    | 34    | 3   | 2   | 165   | 157   | 5372   | 932    | 153   | 8   | .. | ..  |
| East Port Saving                         | ... | 455   | 715    | 2755  | 243   | 1416  | 1736   | ..    | ..    | ..    | ..  | ..  | ..    | ..    | 10719  | 1770   | ..    | ..  | .. | ..  |
| Free Trade Saving                        | ... | 252   | 375    | 1470  | ..    | ..    | ..     | ..    | ..    | ..    | ..  | ..  | ..    | ..    | 5730   | 950    | 193   | 8   | .. | ..  |
| High Street                              | ... | 283   | 394    | 1480  | ..    | 410   | 1694   | ..    | ..    | ..    | ..  | ..  | ..    | ..    | 6373   | 1011   | ..    | ..  | .. | ..  |
| Northern                                 | ... | 893   | 788    | ..    | 175   | 32    | 125    | ..    | ..    | ..    | ..  | ..  | ..    | ..    | 3386   | 388    | 102   | 3   | .. | ..  |
| Victoria Coal                            | ... | 244   | 352    | 1808  | ..    | 214   | 38     | ..    | ..    | ..    | ..  | ..  | ..    | ..    | 5949   | 1015   | 143   | 6   | .. | ..  |
| West Port                                | ... | 239   | 602    | ..    | 6     | 388   | 1546   | ..    | ..    | ..    | ..  | ..  | ..    | ..    | 4813   | 758    | ..    | ..  | .. | ..  |
| West Town                                | ... | 257   | 602    | 1808  | ..    | 39    | 173    | ..    | ..    | ..    | ..  | ..  | ..    | ..    | 4741   | 643    | 182   | 2   | .. | 2   |
| Fraserburgh                              | ... | 86    | 147    | ..    | 39    | 465   | 37     | ..    | ..    | ..    | ..  | ..  | ..    | ..    | 1799   | 60     | 71    | 4   | .. | ..  |
| Huntly                                   | ... | 260   | 942    | 79    | 10    | 103   | 290    | ..    | ..    | 27    | 3   | ..  | 118   | ..    | 4937   | 365    | 361   | 5   | .. | 1   |
| Inverness                                | ... | 1174  | 4861   | ..    | 25    | 597   | 2235   | ..    | ..    | 185   | 8   | 2   | 357   | 141   | 25792  | 2955   | 2352  | 6   | .. | ..  |
| Kirriemuir                               | ... | 356   | 304    | ..    | 107   | 3372  | 2235   | ..    | 1892  | 689   | 21  | 10  | 1015  | 572   | 1545   | 183    | 102   | 6   | .. | ..  |
| Kirriemuir Coal                          | ... | 198   | 503    | 480   | 138   | 45    | 138    | ..    | 130   | 320   | ..  | ..  | 60    | ..    | 3679   | 377    | ..    | ..  | .. | ..  |
| Lerwick                                  | ... | ..    | ..     | ..    | 169   | 394   | 54     | ..    | 704   | ..    | ..  | ..  | ..    | ..    | ..     | ..     | ..    | ..  | .. | ..  |

† Forty-one weeks' trade.



# POSITION OF CO-OPERATION IN SCOTLAND IN 1909—continued.

| NAME OF SOCIETY.          | LIABILITIES.   |   |               | ASSETS.                  |   |                         |                        | No. of Employees on 31st Dec. |               | Salaries and Wages. |               | Sales during the Year. | Net Profit. | In-terest on Share Capital. | Aver- age Divi- dend per %. | Bonus on Wages. | Educational Purposes. | Charitable Purposes. | Subscript- ings. |
|---------------------------|----------------|---|---------------|--------------------------|---|-------------------------|------------------------|-------------------------------|---------------|---------------------|---------------|------------------------|-------------|-----------------------------|-----------------------------|-----------------|-----------------------|----------------------|------------------|
|                           | Share Capital. | Loans, in- cluding any Overdraft from bank. | Reserve Fund. | Value of Stock in Trade. | Value of Land, Bldings., Machin- ery and Fixed Stock. | Investments.            |                        | Distri- bu- tive.             | Pro- ductive. | Distri- butive.     | Pro- ductive. |                        |             |                             |                             |                 |                       |                      |                  |
|                           |                |   |               | £                        | £   | House- hold prop- erty. | All other Investments. |                               |               |                     |               |                        |             |                             |                             |                 |                       |                      |                  |
| PERTH, ETC.—continued.    | £              | £   | £             | £                        | £   | £                       | £                      | £                             | £             | £                   | £             | £                      | £           | £                           | s. d.                       | £               | £                     | £                    | £                |
| Monifeth Coal ...         | 43             | ..  | 20            | 17                       | ..  | ..                      | 26                     | ..                            | ..            | 14                  | ..            | 402                    | 20          | 21                          | 2                           | ..              | ..                    | ..                   | ..               |
| Montrose Baking & Grocery | 1745           | 2671  | 596           | 1264                     | 2428  | ..                      | 1320                   | ..                            | ..            | ..                  | ..            | 21492                  | 3230        | ..                          | ..                          | ..              | ..                    | ..                   | ..               |
| Montrose Baking & Trading | 1482           | ..  | 56            | 790                      | 319   | ..                      | 1212                   | 386                           | 11            | 476                 | 260           | 6935                   | 455         | 190                         | 1                           | ..              | ..                    | ..                   | ..               |
| Muthil ...                | 137            | 50  | 69            | 189                      | 43  | ..                      | 164                    | 153                           | 3             | 107                 | 142           | 1622                   | 56          | 21                          | 6                           | ..              | ..                    | ..                   | ..               |
| Perth, City of            | 24456          | 111698                                      | 12108         | 42730                    | 67763   | 17351                   | 37331                  | ..                            | 273           | 224                 | 13620         | 267399                 | 39024       | 933                         | 2                           | 11              | ..                    | 673                  | 210              |
| Perth Coal                | 2475           | 5788  | 1026          | 169                      | 3195  | ..                      | 6109                   | 278                           | 18            | 1845                | ..            | 13081                  | 1769        | 303                         | 2                           | 6               | ..                    | 2                    | 11               |
| Peterhead ...             | 427            | ..  | 98            | 864                      | 82  | ..                      | 266                    | ..                            | 5             | 192                 | ..            | 3275                   | ..          | 201                         | 3                           | ..              | ..                    | ..                   | ..               |
| Strathisla ...            | 175            | ..  | 193           | 1741                     | 269   | ..                      | 741                    | ..                            | 10            | 423                 | 264           | 9274                   | 880         | 98                          | 2                           | 0               | ..                    | ..                   | ..               |
| Thurso ...                | 513            | 14  | 1341          | 3569                     | 3268  | ..                      | 4360                   | 1067                          | 20            | 5                   | 956           | 17679                  | 1996        | 367                         | 2                           | 12              | ..                    | 13                   | 13               |
| Wick and Pulleneytown     | 1090           | 1000  | 13            | 365                      | 2032  | ..                      | 573                    | 280                           | 3             | 238                 | 208           | 3195                   | 214         | 66                          | 1                           | 2               | ..                    | ..                   | ..               |
| PRODUCTIVE SOCIETIES—     | 200            | ..  | 163           | 219                      | 388   | ..                      | 160                    | 44                            | 1             | 42                  | 183           | 2193                   | 222         | 52                          | 9                           | ..              | ..                    | ..                   | ..               |
| Abernethy Baking          | 452            | 715   | 70            | 238                      | 868   | ..                      | ..                     | 135                           | 2             | 113                 | 377           | 4259                   | 703         | 26                          | 3                           | 0               | ..                    | ..                   | 3                |
| Auchterader Baking        | ..             | ..  | ..            | ..                       | ..  | ..                      | ..                     | ..                            | ..            | ..                  | ..            | ..                     | ..          | ..                          | ..                          | ..              | ..                    | ..                   | ..               |
| RENFREWSHIRE DISTRICT—    | 3073           | 53280                                       | 5805          | 9131                     | 37748   | 1757                    | 31158                  | 1845                          | 119           | 55                  | 4808          | 100857                 | 15063       | 738                         | 2                           | 61              | ..                    | 186                  | 359              |
| Barhead ...               | 945            | 2158  | 160           | 578                      | 1086  | 1760                    | 1148                   | 168                           | 4             | 265                 | ..            | 5319                   | 565         | 45                          | 2                           | 1               | ..                    | ..                   | 5                |
| Bridge of Weir ...        | 542            | 2229  | 142           | 522                      | 984   | ..                      | 1855                   | 174                           | 7             | 407                 | ..            | 7800                   | 1165        | 28                          | 2                           | 6               | ..                    | 6                    | 20               |
| Busby ...                 | 2993           | 3311  | 340           | 561                      | 3862  | ..                      | 2844                   | 374                           | 15            | 820                 | ..            | 15178                  | 1625        | 22                          | 2                           | 0               | ..                    | 6                    | 2                |
| Cathcart ...              | 26639          | 38876                                       | 4664          | 18634                    | 45566   | ..                      | 9811                   | 4125                          | 199           | 53                  | 8548          | 123815                 | 15369       | 1350                        | 2                           | 0               | ..                    | ..                   | 155              |
| Glenock—Central           | 4340           | 3269  | 388           | 2308                     | 1536  | 9140                    | 1122                   | 483                           | 24            | 5                   | 1093          | 16081                  | 1757        | 153                         | 1                           | 11              | ..                    | 13                   | 5                |
| East End                  | 121            | 1685  | 44            | 542                      | 137   | ..                      | 1249                   | 80                            | 3             | 150                 | ..            | 5592                   | 871         | 87                          | 2                           | 8               | ..                    | 2                    | 6                |
| Howwood ...               | 240            | 7266  | 509           | 602                      | 6079  | ..                      | 1828                   | 543                           | 8             | 521                 | ..            | 13045                  | 2316        | 31                          | 3                           | 6               | ..                    | 19                   | 19               |
| Hurlet and Nitshill       | 378            | 27402                                       | 1751          | 6292                     | 16056   | ..                      | 9124                   | 844                           | 50            | 18                  | 2915          | 48548                  | 6214        | 115                         | 2                           | 0               | ..                    | 64                   | 101              |
| Johnstone ...             | 503            | 11558                                       | 1675          | 1734                     | 2513  | 1564                    | 8234                   | 300                           | 17            | 3                   | 1011          | 21661                  | 2941        | 526                         | 2                           | 4               | ..                    | 20                   | 48               |
| Kilbarchan                | 262            | 3782  | 40            | 726                      | 49  | ..                      | 2880                   | 1113                          | 7             | 453                 | ..            | 13217                  | 2375        | 220                         | 3                           | 1               | ..                    | 7                    | 21               |
| Linwood                   | 225            | 4390  | 144           | 1088                     | 5792  | ..                      | 417                    | 199                           | 7             | 3                   | 375           | 9108                   | 1186        | 93                          | 2                           | 6               | ..                    | ..                   | 11               |
| Lochwinnoch               | 200            | 3095  | 1100          | 242                      | 2174  | ..                      | 2104                   | 352                           | 5             | 313                 | ..            | 8098                   | 1630        | 139                         | 3                           | 11              | ..                    | ..                   | 23               |
| Newton Mearns             | 1631           | 4428  | 849           | 3960                     | 15485   | ..                      | 13975                  | 1496                          | 73            | 16                  | 2770          | 51180                  | 5894        | 228                         | 1                           | 10              | ..                    | 357                  | 146              |
| Paisley Equitable         | 7770           | 113909                                      | 11979         | 18887                    | 52655   | 39000                   | 57637                  | 4855                          | 336           | 78                  | 13540         | 244014                 | 34304       | 1690                        | 2                           | 1               | ..                    | 1999                 | 815              |
| Provident                 | ..             | ..  | ..            | ..                       | ..  | ..                      | ..                     | ..                            | ..            | ..                  | ..            | ..                     | ..          | ..                          | ..                          | ..              | ..                    | ..                   | 509              |

# RENFREWSHIRE—continued.

|   |      |        |         |        |        |        |       |         |        |      |      |       |        |         |        |        |    |       |     |      |
|---|------|--------|---------|--------|--------|--------|-------|---------|--------|------|------|-------|--------|---------|--------|--------|----|-------|-----|------|
| Paisley Underwood Coal ...                  | 308  | 2537   | 1105    | 1587   | 215    | 2160   | ..    | 4039    | 1598   | 48   | ..   | 2069  | ..     | 25398   | 3459   | 1262   | 2  | 263   | 24  | 73   |
| Pollokshaws ...                             | 1307 | 12274  | 4513    | 1578   | 3186   | 9532   | ..    | 6543    | 991    | 51   | ..   | 3208  | ..     | 45166   | 6125   | 5002   | 6  | ..    | 94  | 94   |
| Port-Glasgow—Fore Street                    | 1076 | 4256   | 11779   | 511    | 2719   | 8246   | ..    | 6715    | 303    | 40   | 12   | 1423  | 956    | 28196   | 4628   | 7202   | 9  | 33    | 7   | 14   |
| Provident ...                               | 1255 | 7550   | 10612   | 704    | 3108   | 6374   | ..    | 11008   | ..     | 46   | 9    | 1626  | 665    | 30790   | 5023   | 8922   | 8  | 234   | 12  | 50   |
| Renfrew Equitable ...                       | 1143 | 6593   | 17340   | 1385   | 3282   | 7871   | ..    | 14393   | 1550   | 46   | 3    | 2629  | 216    | 50020   | 6786   | 2722   | 6  | ..    | 144 | 43   |
| Thornliebank ...                            | 511  | 1983   | 12965   | 237    | 1353   | 2072   | 6360  | 5723    | 1891   | 17   | ..   | 1003  | ..     | 21975   | 3101   | 852    | 8  | 27    | 10  | 37   |
| PRODUCTIVE SOCIETIES—                       |      |        |         |        |        |        |       |         |        |      |      |       |        |         |        |        |    |       |     |      |
| Paisley Manufacturing ...                   | 3122 | 38309  | 51703   | 4224   | 28350  | 21968  | 3837  | 39252   | 7852   | ..   | 360  | ..    | 19844  | 112605  | 11388  | 19110  | 9  | 740   | 62  | 155  |
| Scottish Laundry Association (Barrhead) ... | 60   | 1795   | 6009    | 541    | 126    | 5742   | ..    | 2705    | 363    | ..   | 161  | ..    | 5749   | 12168   | 1471   | 882    | 0  | ..    | 6   | 15   |
| STIRLING, WEST FIFE, AND CLACKMANNAN DIST.— |      |        |         |        |        |        |       |         |        |      |      |       |        |         |        |        |    |       |     |      |
| Aberfoyle ...                               | 127  | 547    | 25      | 164    | 231    | 8      | ..    | 524     | 293    | 5    | ..   | 222   | ..     | 4540    | 645    | 143    | 4  | ..    | 5   | 2    |
| Alloa ...                                   | 4121 | 83417  | 7793    | 5405   | 20530  | 30668  | 19865 | 33062   | 1621   | 140  | 118  | 6947  | 5839   | 173291  | 32574  | 29943  | 6  | ..    | 302 | 135  |
| Alva Bazaar ...                             | 1016 | 12431  | 283     | 1120   | 4894   | 2777   | ..    | 6961    | 938    | 23   | 14   | 1174  | 309    | 31436   | 5313   | 4813   | 5  | ..    | 62  | 57   |
| Balfron ...                                 | 107  | 264    | ..      | 21     | 110    | 35     | ..    | 248     | 47     | 3    | ..   | 176   | ..     | 2236    | 223    | 82     | 0  | ..    | ..  | ..   |
| Bannockburn ...                             | 1731 | 27387  | ..      | 3306   | 7939   | 13928  | 4521  | 4510    | 5078   | 48   | 41   | 2985  | 2020   | 80328   | 16155  | 12923  | 10 | ..    | 107 | 55   |
| Clackmannan ...                             | 340  | 7952   | 172     | 336    | 1161   | 2518   | 778   | 4962    | 341    | 11   | 5    | 680   | 294    | 18158   | 3821   | 3453   | 11 | ..    | 16  | 24   |
| Coalsnaughton ...                           | 243  | 2301   | 679     | 450    | 965    | 912    | ..    | 1868    | 720    | 7    | 4    | 355   | 251    | 10847   | 2970   | 1054   | 2  | ..    | ..  | ..   |
| Deanston ...                                | 101  | 128    | 31      | 104    | 226    | 9      | ..    | 272     | 26     | 1    | 1    | 72    | 96     | 2951    | 485    | 73     | 3  | ..    | 1   | 2    |
| Dunblane ...                                | 359  | 8150   | 12      | 282    | 1165   | 1725   | ..    | 6118    | 108    | 11   | 2    | 596   | 187    | 12665   | 2641   | 3903   | 6  | ..    | 6   | 5    |
| Menstrie ...                                | 102  | 2299   | 100     | 94     | 722    | 890    | ..    | 877     | 255    | 4    | 2    | 222   | 132    | 5382    | 959    | 813    | 3  | ..    | 12  | 6    |
| Newtonshaw ...                              | 675  | 9310   | 748     | 896    | 2267   | 2687   | 882   | 5535    | 1362   | 22   | 22   | 1301  | 966    | 29357   | 5645   | 4403   | 6  | ..    | ..  | 123  |
| Stirling ...                                | 3489 | 44192  | 3963    | 2237   | 13044  | 28672  | ..    | 14293   | 794    | 113  | 61   | 5618  | 4055   | 120390  | 20838  | 20883  | 1  | ..    | 189 | 30   |
| Tillicoultry ...                            | 1279 | 13805  | 133     | 745    | 3325   | 3708   | 1800  | 6716    | 2350   | 33   | 30   | 1602  | 1300   | 41890   | 9574   | 4883   | 10 | ..    | 60  | 10   |
| PRODUCTIVE SOCIETY—                         |      |        |         |        |        |        |       |         |        |      |      |       |        |         |        |        |    |       |     |      |
| Alva Baking ...                             | 761  | 6892   | 70      | 1889   | 599    | 3494   | 791   | 4289    | 290    | ..   | 12   | ..    | 815    | 9024    | 2074   | 2773   | 7  | ..    | 3   | 26   |
| WHOLESALE SOCIETY—                          |      |        |         |        |        |        |       |         |        |      |      |       |        |         |        |        |    |       |     |      |
| Scottish Wholesale (Gl'gow)                 | *276 | 410938 | 2358004 | 574956 | 944521 | 620450 | 68150 | 1603905 | 289457 | 2224 | 5323 | 94148 | 239592 | 7457136 | 292238 | 203120 | 8  | 13892 | ..  | 2357 |

\* Societies and 552 employee members.



# SUMMARY OF RETURNS FOR 1909.

| NAME OF DISTRICT.                             | No. of Societies. | No. of Mem- bers. | LIABILITIES.   |   |               |                          | ASSETS  |                 |                          |                                 | No. of Employees on 31st Dec. |               |               |               | Salaries and Wages. |               | Sales during the Year. | PROFIT.     |                            |                                |                           | Subscriptions.           |
|---|-------------------|-------------------|----------------|---|---------------|--------------------------|---|-----------------|--------------------------|---------------------------------|-------------------------------|---------------|---------------|---------------|---------------------|---------------|------------------------|-------------|----------------------------|--------------------------------|---------------------------|--------------------------|
|   |                   |                   | Share Capital. | Loans, including any Over- draft from Bank. | Reserve Fund. | Value of Stock in Trade. | Value of Land, Buildings, Machinery, and Fixed Stock. | House Property. | All other Invest- ments. | Owing to the Society for Goods. | Distri- butive.               | Pro- ductive. | Pro- ductive. | Pro- ductive. | Distri- butive.     | Pro- ductive. |                        | Net Profit. | Interest on Share Capital. | Amount Paid as Bonus on Wages. | Educa- tional Pur- poses. | Charita- ble Pur- poses. |
| Ayrshire ...                                  | 36                | 27916             | £ 459587       | £ 65526                                     | £ 26267       | £ 106529                 | £ 198463  | £ 64435         | £ 212516                 | £ 29166                         | 843                           | 448           | £ 43037       | £ 28538       | £ 934862            | £ 148367      | £ 17302                | £ 23        | £ 864                      | £ 1127                         |                           |                          |
| Border Counties                               | 13                | 10796             | 167058         | 37725                                       | 14121         | 55724                    | 80369   | 9819            | 95796                    | 20367                           | 367                           | 252           | 20708         | 12732         | 405576              | 69883         | 6875                   | 2           | 178                        | 185                            |                           |                          |
| Central...                                    | 43                | 36920             | 500057         | 278531                                      | 49860         | 151208                   | 223319  | 58174           | 435728                   | 61417                           | 1376                          | 757           | 77745         | 43749         | 1806697             | 297975        | 20544                  | 97          | 2078                       | 1722                           |                           |                          |
| East of Scotland                              | 24                | 73891             | 1122200        | 127410                                      | 214367        | 264416                   | 354625  | 173800          | 875409                   | 105116                          | 2742                          | 1710          | 150631        | 93211         | 2980636             | 678626        | 39623                  | 104         | 971                        | 1850                           |                           |                          |
| Falkirk ...                                   | 22                | 20623             | 350262         | 49083                                       | 19636         | 81335                    | 113932  | 27795           | 216581                   | 28539                           | 554                           | 364           | 32753         | 22680         | 873465              | 150487        | 13658                  | ..          | 534                        | 673                            |                           |                          |
| Fife and Kinross                              | 35                | 31614             | 498096         | 37480                                       | 38006         | 147808                   | 234351  | 23709           | 240360                   | 30562                           | 908                           | 653           | 48419         | 38767         | 1294985             | 258513        | 19674                  | 28          | 1139                       | 562                            |                           |                          |
| Glasgow and Suburbs ...                       | 37                | 92041             | 913126         | 815344                                      | 153524        | 377379                   | 732680  | 113385          | 772878                   | 87764                           | 4386                          | 2307          | 203413        | 145401        | 3717424             | 464981        | 42172                  | 19853       | 4733                       | 3546                           |                           |                          |
| Perth, Forfar and Aberdeen ...                | 46                | 66530             | 388700         | 158232                                      | 51851         | 193573                   | 288459  | 32313           | 193552                   | 41044                           | 1760                          | 856           | 86158         | 48547         | 1685302             | 252672        | 13477                  | 30          | 876                        | 848                            |                           |                          |
| Renfrewshire ...                              | 23                | 30011             | 216721         | 382827                                      | 38295         | 108146                   | 255687  | 63418           | 236364                   | 31499                           | 1122                          | 776           | 50547         | 43264         | 1009831             | 135126        | 11103                  | 4498        | 1643                       | 1894                           |                           |                          |
| Stirling, West of Fife, and Clack- mannan ... | 14                | 14511             | 219075         | 14009                                       | 17049         | 57178                    | 92031   | 28637           | 90235                    | 14223                           | 421                           | 312           | 21950         | 16264         | 542495              | 103917        | 9010                   | 34          | 764                        | 482                            |                           |                          |
| Wholesale Soc'y                               | 1                 | 276               | 410938         | 2358004                                     | 574956        | 944521                   | 626450  | 68150           | 1603905                  | 289457                          | 2224                          | 5323          | 94148         | 239592        | 7457136             | 292238        | 20312                  | 13892       | ..                         | 2357                           |                           |                          |
| TOTALS ...                                    | 294               | 405129            | 5245820        | 4324171                                     | 1197932       | 2487877                  | 3200366   | 663635          | 4973124                  | 739154                          | 16703                         | 13758         | 829509        | 732745        | 22714409            | 2852785       | 213750                 | 38561       | 13780                      | 15246                          |                           |                          |







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